

Set	Items	Description
S1	0	AU=(SKIPPER D? OR SKIPPER, D?)
S2	1285017	BILL??? OR COST? OR CLAIM?
S3	344533	REPAIR? OR SERVICE? OR DAMAGE OR FIX???()UP?
S4	383995	TECHNICIAN? OR PROVIDER? OR MECHANIC? OR ENGINEER? ? OR WO- RKER?
S5	936600	CONSUMER? OR USER? OR BUYER? OR PARTICIPANT? OR CUSTOMER? - OR CLIENT? OR SUBSCRIBER? OR MEMBER? ? OR INDIVIDUAL? OR PARTY OR PERSON? ? OR PARTIES
S6	749720	COMPUTER? OR AUTOMAT? OR ELECTRONIC? OR NETWORK? OR ONLINE OR ON()LINE OR WEB? OR INTERNET? OR WWW
S7	542795	CONSOLIDAT? OR TOTAL? OR ADDING()UP
S8	19637	S2(5N)S7
S9	150	S8(20N)S3(20N)S4
S10	55	S9(10N)S6
S11	30474	S3(7N)S4
S12	12100	S11(10N)S5
S13	2040	S12(10N)S2
S14	704	S13(5N)S6
S15	12	S14(10N)S7
S16	32	(S10 OR S15) AND IC=G06F-017/60

? show file

File 348:EUROPEAN PATENTS 1978-2003/Jun W01

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File 349:PCT FULLTEXT 1979-2002/UB=20030605,UT=20030529

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16/3,K/1 (Item 1 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
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01251690

**System and method of providing billing-related services**  
**System und Verfahren zum Bereitstellen Rechnungsbezogener Dienste**  
**Système et methode pour la fourniture de services lies a la facturation**  
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PATENT (CC, No, Kind, Date): EP 1081617 A2 010307 (Basic)

APPLICATION (CC, No, Date): EP 203026 000831;

PRIORITY (CC, No, Date): US 151612 990831

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: **G06F-017/60**

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CLAIMS A	(English)	200110	1716
SPEC A	(English)	200110	11304
Total word count - document A			13020
Total word count - document B			0
Total word count - documents A + B			13020

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION format used by the biller.

What is needed is a system for providing billing-related **services** that carries out bill presentment and management of bill payment for a biller in relation to multiple consumer **service** providers (e.g., **bill consolidators**) in an effective and efficient manner. Further, what is needed is a central platform that communicates with multiple billers and multiple consumer **service** providers in the management of bill presentment and payment. Moreover, what is needed is a biller **service** provider system that allows billers to have a single data feed by aggregating **bill consolidators** and branded **websites** and that act as the **biller** 's proxy by managing all relationships between the **consumer service providers** and the **billers**.

#### IV. Summary

Embodiments of the present invention comprise methods and systems for managing electronic bill...

...bill from the biller, and forwards the notification of the receipt to the consumer service **provider** for the customer.

Embodiments also include methods and systems for managing **electronic** bill presentment and payment information comprising enrolling a first biller in a bill presentment and payment management **service**, establishing a relationship with a first **consumer service provider** (e.g., a **bill consolidator**, a **biller**-branded **web** site, a voice response unit system, an e-mail billing system, or a personal digital... present a second bill statement comprising the second bill information through the first consumer service **provider**, receive second bill payment information associated with the second bill statement from the second consumer through the first consumer service **provider**, and process the second bill payment information. Likewise, a second biller and a second consumer **service provider** may be employed in the same manner.

Embodiments of systems and methods according to the present invention provides for aggregation of touchpoints for a **biller consolidators** or aggregation. A system for an embodiment of the present invention allows the biller, for example, to have one data feed into an **electronic** billing system of a **service provider**, such as a bank, and effectively manages all of the biller's relationships to all of the **biller's consolidators**. In an embodiment of the present invention, a bank includes such a system and manages...

...advantages. It is a feature and advantage of the present invention to provide a biller **service provider** system that allows billers to have a single data feed by aggregating **bill consolidators** and branded **websites** and acting as the biller's proxy by managing all relationships between the system and...

...with reference to FIGS. 1-11. Embodiments include methods and systems for providing bill-related **services**.

One embodiment comprises a system and method for managing **electronic** bill presentment and payment that employs a central platform to manage the **consolidation** of **billing** data from multiple **billers** and multiple consumer **service providers**, such as **bill consolidators** or aggregators. FIG. 1 shows such an embodiment of a system according to the present invention. In the embodiment shown in FIG. 1, an **electronic** billing **service** platform 10, or central platform, is in communication with multiple biller systems (including biller computer servers) 20, 24. The **electronic** billing service platform comprises a biller service **provider** (BSP). Various entities that present bills employ **computerized** biller systems to produce bill statements. Examples of such entities include insurance companies, credit card...

...is a local telephone company that periodically sends out bills to its customers for telephone **service**.

The service platform 10 is also in communication with various consumer **service** providers comprising bill presentation systems. The bill presentation systems shown include multiple **bill consolidators** 30, 34, a **biller** web site 40, a voice response unit (VRU) / interactive voice response (IVR) systems 44, an...

...billing system 48, and a personal digital assistant billing system 52. Although the only consumer **service** providers shown in multiple are the **bill consolidators** 30, 34, embodiments of the present invention include the **service** platform 10 in communication with multiples of other types of bill presentation systems (e.g., the platform 10 may be in communication with multiple **biller** web sites). Examples of **bill consolidators** include conventional TRANSPOINT and CHECKFREE **services**.

In the embodiment shown in FIG. 1, the various elements (e.g., the

billers ) 20, 24, the **bill consolidators** 30, 34, and the biller web site 40) include computer servers (or **networks** servers) having hardware and software for carrying out the various functions associated with each element...

...of the billers (the first biller 20, the credit card company), a first of the **service providers** (the first **bill consolidator** 30), a second of the consumer **service providers** (the biller **web site** 40), and the **service** platform 10. It also shows a consumer 3 (or client) in communication with the biller-branded **web site** 40, and a consumer 2 in communication with the **bill consolidator** 30. The consumers 2, 3 (or clients) comprise personal computers in the embodiment shown. In...

...language (XML) format is used to interface or communicate between the biller 20 and the **service** platform 10.

FIG. 2 also shows further detail of the BSP 10. The BSP 10 shown includes a consumer **service provider** connection adapter 12, a processing system 14, a data storage system 16, and a biller...

...adapter 12 comprises a communications link between the systems of the BSP 10 and the **bill consolidator** 30. The adapter 12 allows bi-directional communication between the BSP 10 and the biller...BSP processing system 14 communicate in a manner similar to the manner in which other **consumer service providers** communicate with the system 14.

FIG. 3 also shows the **bill consolidator** 30, which includes a **web** server used by consumers subscribing to the **bill consolidator**'s **service** to manage and pay their **bills** via the **internet**. The **consolidator** 30 is in communication with the **service** platform 10 via a connection adapter 12. As shown in FIG. 3, the connection adapter 12 includes multiple **bill consolidator** interface servers 220a, 220b, 220c, 220d comprising, in the embodiment shown, Windows NT 4.0...by the biller to the BSP system 10 and is sent immediately to the consumer **service provider** for the consumer.

The method described above with reference to FIGS. 4-11 employ two **consumer service providers** (the **bill consolidator** 30 and the **biller**-branded **web site** 40), and a single **biller** 20, and each of the two **consumer service providers** are associated with a single **consumer** 2, 3. Such an embodiment is described by way of an example of an embodiment of the present invention. Other embodiments employ more than two consumer service **providers**, more than one biller, and the consumer service providers are each associated with more than...

...CLAIMS presenting a first bill statement comprising the first bill information through the first consumer service **provider** ; receiving first bill payment information associated with the first bill statement from the first consumer through the first consumer **service provider** ; and processing the first bill payment information.

12. The method of **claim** 11 wherein the first **consumer service provider** comprises one of the following: a **bill consolidator** , a **biller** branded **web site**, a voice response unit system, an e-mail billing system, and a personal digital...

...system.

13. The method of claim 12 wherein establishing a relationship with the first consumer **service provider** on behalf of the first biller comprises enrolling the first biller in the bill presentment... presenting a first bill statement comprising the first bill information through the first consumer service **provider** ;



means for receiving first bill payment information associated with the first bill statement from the first consumer through the first consumer **service provider** ; and

means for processing the first bill payment information.

28. The system of **claim** 27 wherein the first **consumer service provider** comprises one of the following: a **bill consolidator** , a **biller** branded **web** site, a voice response unit system, an e-mail billing system, and a personal digital...

...system of claim 28 wherein the means for establishing a relationship with the first consumer **service provider** on behalf of the first biller comprises means for enrolling the first biller in the...

**16/3,K/2 (Item 2 from file: 348)**

DIALOG(R)File 348:EUROPEAN PATENTS

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01030324

**MOBILE ELECTRONIC COMMERCE SYSTEM**

**MOBILES ELEKTRONISCHES HANDELSSYSTEM**

**SYSTEME DE COMMERCE ELECTRONIQUE MOBILE**

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PATENT (CC, No, Kind, Date): EP 950968 A1 991020 (Basic)  
WO 9909502 990225

APPLICATION (CC, No, Date): EP 98937807 980813; WO 98JP3608 980813

PRIORITY (CC, No, Date): JP 97230564 970813

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: **G06F-017/60**

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Available Text	Language	Update	Word Count
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CLAIMS A	(English)	9942	17239
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SPEC A	(English)	9942	160346
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Total word count - document A	177585
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Total word count - document B	0
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Total word count - documents A + B	177585
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INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION to the electronic wallet. Thereafter, the electronic wallet and the supply side respectively store the **electronic** receipt and the **electronic** check as data concerning the settlement process.

Thus, the settlement process for the negotiable card is more accurately performed.

According to the invention cited in **claim** 4, in the settlement process for which the **electronic** negotiable card is used, based on the program provided for the electronic negotiable card the...702, and then

depresses a product selection switch 704 to select a desired product. The **automatic** vending machine counts the number of products selected, and each time a product selection switch 704 is depressed the product count is increased by one, the **total** charge is calculated, and the names, the volumes and the total charge for the selected...

16/3,K/3 (Item 3 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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00499287

**METHOD AND SYSTEM FOR REMOTE DELIVERY OF RETAIL BANKING SERVICES**  
**VERFAHREN UND SYSTEM ZUR FERNVERTEILUNG FUR DEN KLEINHANDELBANKVERKEHR**  
**PROCEDE ET SYSTEME DE PRESTATION A DISTANCE DE SERVICES BANCAIRES DE DETAIL**  
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PATENT (CC, No, Kind, Date): EP 504287 A1 920923 (Basic)  
EP 504287 A1 931222  
EP 504287 B1 990721  
WO 9109370 910627

APPLICATION (CC, No, Date): EP 91901390 901210; WO 90US7153 901210

PRIORITY (CC, No, Date): US 448170 891208

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE

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CLAIMS B	(English)	9929	2662
CLAIMS B	(German)	9929	2704
CLAIMS B	(French)	9929	3257
SPEC B	(English)	9929	28351
Total word count - document A			0
Total word count - document B			36974
Total word count - documents A + B			36974

INTERNATIONAL PATENT CLASS: **G06F-017/60** ...

...SPECIFICATION the bank B account and by then applying both of these messages to the ATM **network** . The **service provider** may pay **bills** by first determining the **total** amount of all of the **bills** to be paid at present, generating a POS debit message for application to the ATM **network** (so as to debit the user's account by that amount and credit the **service provider** 's holding account by the same amount), and then disbursing the funds (electronically or by...substantial savings to banks. The user's payees similarly may pay a nominal charge for **electronic** payments and **consolidated** payments due to the **costs** saved because funds are received quicker and processed for less. The **service provider** will also earn some interest on its float for paper-based payments (i.e., funds...

16/3,K/4 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00933152 \*\*Image available\*\*

**EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM  
FOR RENTAL VEHICLE SERVICES**  
**SYSTEME INFORMATIQUE ETENDU ENTRE ENTREPRISES, A FONCTIONS MULTIPLES,  
FONCTIONNANT SUR LE WEB, POUR DES SERVICES DE LOCATION DE VEHICULES**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200267175 A2 20020829 (WO 0267175)  
Application: WO 2001US51437 20011019 (PCT/WO US0151437)  
Priority Application: US 2000694050 20001020

Parent Application/Grant:

Related by Continuation to: US 2000694050 20001020 (CIP)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

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SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

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Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... vehicle transactions between two multilevel business  
organizations, one of which provides such rental vehicle  
transaction **services** in an integrated manner through business  
5 enterprise software to a high volume user of such rental  
vehicle **services** wherein an **Internet web** portal is defined by

the rental vehicle **service provider** which interconnects the two business organizations at multiple levels, providing a graphical user interface (GUI) for the transaction of large amounts of rental vehicle **services automatically** and virtually without human intervention upon entry. The invention of the second filed parent continuation...how to access and use different portals even should they be available. Presently, not all **providers** are operating an **Internet** portal for offering their **services**, so by allowing business competitors to be accessible through the same portal, independent development of...

16/3,K/5 (Item 2 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00930253

**INTERACTIVE INVOICER INTERFACE**

**INTERFACE DE FACTURIER INTERACTIVE**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200263515 A2 20020815 (WO 0263515)

Application: WO 2001IB2861 20011218 (PCT/WO IB0102861)

Priority Application: US 2000741620 20001219

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KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

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Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

**Detailed Description**

... Since raw billing data and other reference information must be sent or pushed to different **services**, extensive operational investments must be made. Specifically, data formats are 1 5 often different and the invoicer's internal support team must understand the nuances of each **service**. Also, different banking interfaces and payment posting routines can cause complexity in supporting multiple **consolidators**. Thus, the potential for **cost** savings of **electronic** presentment and payment can often be lost in the complexity.

9 Second, the **service** fees charged per invoice by consolidation

**service providers** are often high and, once again, the potential for cost savings can be lost.

Third...

16/3,K/6 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00927471 \*\*Image available\*\*

**SYSTEM AND METHOD FOR DETERMINING AN EVOLVING COMBINATION OF NETWORK COMPONENTS TO MAXIMIZE THE NET PRESENT VALUE OF A PROVIDER'S CASH FLOW**  
**SYSTEME ET PROCEDE DESTINES A DETERMINER UNE COMBINAISON EVOLUTIVE DE COMPOSANTS DE RESEAU AFIN DE MAXIMISER LA VALEUR ACTUALISEE NETTE DU FLUX DE TRESORERIE D'UN FOURNISSEUR**

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Patent and Priority Information (Country, Number, Date):

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Application: WO 2002US2863 20020201 (PCT/WO US0202863)

Priority Application: US 2001265327 20010201; US 2001301790 20010702

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KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

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Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... e., fibers per cable.

The costs associated with different technologies can also be modeled. The **total costs** which much be paid by a communications **service provider** include investment costs, **network services** costs, operating

costs, retirement costs, and access costs. Such aggregate cost models 145, along with...pair associated with the link.

#### D . Cost Modeling

FIG. 7 illustrates the determination of the **total cost** that must be expended by a communications **service provider** for a given product at a time period T for a given technology, circle, and fiber generation. **Total cost** 705 is shown as a 1 5 function of subordinate costs, i.e., investment **cost** 710, operating **cost** 715, **total retirement cost** 720, and access **cost** 725. Note that operating cost 715 in turn depends on **network services** costs 730. The mathematical formulation of total cost 705 will be described in greater detail...

**16/3,K/7 (Item 4 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00905272. \*\*Image available\*\*

#### **METHODS AND SYSTEM FOR COMMUNICATIONS SERVICE REVENUE COLLECTION PROCEDES ET SYSTEMES DESTINES AUX COLLECTES DES RECETTES D'UN SERVICE DE COMMUNICATIONS**

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Priority Application: SE 20004156 20001113; US 2001277285 20010321; SE  
20011240 20010406

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BZ CA CH CN CO CR CU CZ CZ (utility model) DE DE (utility model) DK DK  
(utility model) DM DZ EC EE EE (utility model) ES FI FI (utility model)  
GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV  
MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SK  
(utility model) SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
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Filing Language: English

Fulltext Word Count: 9128

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... For example, a business end user 112a may be an employee of UPS (United Parcel **Service** ). UPS might have a digital pen-based inventory system, and equip delivery

personnel with digital pens for transmitting delivery status information to a host computer. Accordingly, UPS is a **service provider** (e.g., the new inventory **service** is the provided **service**). UPS may enter into an agreement with a **network** operator where a **consolidated** UPS account is **billed**, as opposed to billing separate accounts for each end user and pen.  
Digital paper may...

16/3,K/8 (Item 5 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00901316 \*\*Image available\*\*

**ELECTRONIC INTERNATIONAL TRADING**  
**ECHANGES ELECTRONIQUES INTERNATIONAUX**

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200235382 A1 20020502 (WO 0235382)  
Application: WO 2001AU614 20010524 (PCT/WO AU0100614)  
Priority Application: AU 20001053 20001027

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD  
SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 22574

International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... between eight and thirty separate payments which are commonly made to a range of specific **service providers** and Government (both State and Federal) authorities. These payments are not simply customs duty and freight **costs**.

Payments are made for overseas **consolidation** , documentation, wharf storage, loading, customs clearance, **electronic** user fees, storage, lift-on/lift-off charges, BSRA, postage and petties, AQIS, cartage, demurrage...

16/3,K/9 (Item 6 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00865422 \*\*Image available\*\*

**METHOD AND SYSTEM FOR PROCESSING INTERNET PAYMENTS**  
**PROCEDE ET SYSTEME POUR LE TRAITEMENT DE PAIEMENTS PAR INTERNET**

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200199019 A1 20011227 (WO 0199019)

Application: WO 2001US20029 20010622 (PCT/WO US0120029)

Priority Application: US 2000213423 20000622; US 2000250495 20001201; US  
2001886916 20010621

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 27875

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... Figure 6 depicts a direct bill paying embodiment,

Figure 7 describes bill payment including a **service provider** performing

**consolidation** , and Figure 8 explains a **bill** payment method in which the customer performs the consolidation. In Figure 6, the direct method, a biller establishes an ebilling capability on its own **web** site 255. Once enrolled in the **service** , the customer receives an e-mail notification that a bill is available for payment at...

...s DDA or cash



concentration account 280 (step 6L).

[00132] Figure 7 depicts a farther **bill** payment method involving **service**

**provider consolidator**. This **bill** payment method is similar to the first illustrated in Figure 6, however in this method a central **service provider consolidates** e-bifis from many different **billers** 700. The **service provider** 's site 755 enables a customer to review and pay bills with respect to several if not all of its billers (e.g., electric bill, phone bill, mortgage ...). The **service provider** is seamlessly outfitted with an archival capability, so that customers can review their bill payment history. The **Web Broker** 227 and IPA 23 0 once again. provides the consumer with privacy, security and, convenience while the VPL provides the **service** provider (and its

w0 01/99019 PCT/US01/20029

50

customers, the biller/merchants) with...

16/3,K/10 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00863534 \*\*Image available\*\*

**SYSTEM AND METHOD FOR COLLECTION, DISTRIBUTION, AND USE OF INFORMATION IN CONNECTION WITH HEALTH CARE DELIVERY**

**SYSTEME ET PROCEDE PERMETTANT DE RECUEILLIR, DISTRIBUER ET UTILISER DES INFORMATIONS AYANT TRAIT A LA DELIVRANCE DE SOINS**

Patent Applicant/Inventor:

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(Residence), US (Nationality)

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200197132 A1 20011220 (WO 0197132)

Application: WO 2001US14856 20010614 (PCT/WO US0114856)

Priority Application: US 2000211380 20000614

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13099

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... care providers comprising information about said health care diagnosis, said treatment and/or said. management **services** received by said patient.

16 The method of claim 1, further comprising directly linking said diagnostic, treatment and/or management **services** to said remotely treated patient with an assessment and/or recommendation from said health care **provider** .

17 The method of **claim** 1, further comprising **consolidating** , maintaining and updating a composite patient **electronic** medical history remotely accessible by said patient or a physician. 1 S. The method of claim 1, further comprising providing said patient with direct access to diagnostic, treatment or management **services** with the oversight of said at least one treating health care provider.

19 The method...

**16/3,K/11 (Item 8 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00859514 \*\*Image available\*\*

**METHOD AND SYSTEM FOR FOREIGN EXCHANGE PRICE PROCUREMENT AND AUTOMATED HEDGING**

**PROCEDE ET SYSTEME POUR FOURNIR LES PRIX DE DEVISES ET EFFECTUER LA COUVERTURE AUTOMATIQUE**

Patent Applicant/Assignee:

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Legal Representative:

GOLDMAN Gregg I (agent), Proskauer Rose, LLP, Patent Dept., 1585  
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200193170 A1 20011206 (WO 0193170)

Application: WO 2001US17538 20010531 (PCT/WO US0117538)

Priority Application: US 2000208137 20000531; US 2000208547 20000601

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9114

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... revenue or deficit of said first type of currency or a predetennined percent of said **total** .

29 The processor of **claim** 20, wherein said processor is configured within at least one of a local **network** and stand-alone computer of said customer.

30 The processor of claim 20, wherein said processor is configured within an application **service provider** , remote from said customer.

31 The processor of claim 24, further comprising at least one...

16/3,K/12 (Item 9 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00857329 \*\*Image available\*\*

**APPARATUS AND METHOD OF OPTIMIZING THE TOTAL MONTHLY AMOUNT DUE ON BILLS AND SATISFYING CUSTOMER'S PREFERENCES**

**APPAREIL ET PROCEDE POUR OPTIMISER LA SOMME MENSUELLE TOTALE DUE SUR DES FACTURES ET POUR SATISFAIRE LES PREFERENCES DES CLIENTS**

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US,

Legal Representative:

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Place, 1650 Market Street, Philadelphia, PA 19103, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200191020 A1 20011129 (WO 0191020)

Application: WO 2001US17157 20010525 (PCT/WO US0117157)

Priority Application: US 2000579003 20000525

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10786

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... provides for the compilation of information based upon the Customer's actual usage of the **Service** , and an analysis of which Plans are best for the Customer. The Plans may be ranked according to **total lowest cost** or in any manner desired by the Customer. The Plans and Customers can then be **automatically** registered for Plans with the **Providers** . In addition the invention allows for a reevaluation of the Plans at Customer's request...

16/3,K/13 (Item 10 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00857300 \*\*Image available\*\*

**METHOD AND SYSTEM FOR BILLING IN A NETWORK  
PROCEDE ET SYSTEME DE FACTURATION SUR UN RESEAU**

Patent Applicant/Assignee:

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states except: US)

Patent Applicant/Inventor:

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ORON Avi, Yahad, 20193 Misgav, IL, IL (Residence), IL (Nationality),  
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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200190973 A1 20011129 (WO 0190973)

Application: WO 2001IL312 20010404 (PCT/WO IL0100312)

Priority Application: IL 136350 20000525

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 1681

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... which

comes from both the parties to the connection.

Enable billing of events initiated by **service providers**  
according to subscribers demand, e.g. metering, alerts and  
appliances monitoring.

It enables **consolidated billing** for **services** provided through  
different **providers** and/or different infrastructures.

The invention is useful for **Internet** billing.

5

DRAWING DESCRIPTION

The present invention is described in detail- in figure 1. This...

16/3,K/14 (Item 11 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00846391      \*\*Image available\*\*

**ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEM AND METHOD PROVIDING BILLER DIRECTORIES**

**SYSTEME ET PROCEDE DE PRESENTATION ET DE PAIEMENT DE FACTURES ELECTRONIQUES ET PROCEDE PERMETTANT D'OBTENIR DES ANNUAIRES DE FOURNISSEURS**

Patent Applicant/Assignee:

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US)

Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200180102 A1 20011025 (WO 0180102)

Application: WO 2000CA1048 20000918 (PCT/WO CA0001048)

Priority Application: CA 2305914 20000417; US 2000552459 20000418; CA  
2306589 20000426

Parent Application/Grant:

Related by Continuation to: US 2000552459 20000418 (CON)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 2515

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... mail" PC Week Online, September 26, 1999.).

The presentment aspect of EBPP increasingly involves intermediary **providers** . On the biller side, the biller may employ a bill staging **service** , such as a bill publisher or

SUBSTITUTE SHEET (RULE 26)

consolidator. On the customer side, the customer may employ his/her own private **consolidator** or an **online bill payment service** (The various types of EBPP **service providers** are described in detail in NACHA, Council for **Electronic Billing and Payment**, "An Overview of Electronic Bill Presentment and Payment Operating Models", April 9...

**16/3,K/15      (Item 12 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

(c) 2003 WIPO/Univentio. All rts. reserv.

00843106      \*\*Image available\*\*

**SYSTEM AND METHOD FOR ESTABLISHING ELECTRONIC BUSINESS SYSTEMS FOR SUPPORTING COMMUNICATIONS SERVICES COMMERCE**

SYSTEME ET PROCEDE PERMETTANT D'ETABLIR DES SYSTEMES DE COMMERCE  
ELECTRONIQUE POUR LE SUPPORT DU COMMERCE PAR DES SERVICES DE  
COMMUNICATION

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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HOM David, 187 Magellan Avenue, San Francisco, CA 94116, US, US  
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KELLY Kevin, 2334 Divisadero Street, #4, San Francisco, CA 94115, US, US  
(Residence), US (Nationality), (Designated only for: US)  
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(Residence), MD (Nationality), (Designated only for: US)  
BAKHURU Girish, 225 Irving Street #9, San Francisco, CA 94122, US, US  
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Legal Representative:

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Way, Menlo Park, CA 94025, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200175549 A2-A3 20011011 (WO 0175549)  
Application: WO 2001US10473 20010330 (PCT/WO US0110473)  
Priority Application: US 2000193315 20000330

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK  
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 84642

...International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... and account management; (6) Interaction Manager 129,  
which allows customers to track an order or **service** request from start  
to  
finish. Customers can immediately view provisioning steps that have been  
completed...

...level status is provided to the customer while a detailed status is used  
by the **provider** to

track potential performance enhancements; (7) **Bill** Presentation Manager, which presents **consolidated billing** views **online** using information from customer invoices. The bill presentation manager interfaces with external billing systems to...

...information for display, dispute and adjustment; (8) Trouble Ticket Manager 133, which provides a self-**service** mechanism for the customer to request service assistance such as reporting trouble for a product...

**16/3,K/16 (Item 13 from file: 349)**

DIALOG(R) File 349:PCT FULLTEXT

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00806392

**TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF**  
**PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTE, ET PROCEDE ASSOCIE**

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

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Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor, 2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139086 A2 20010531 (WO 0139086)

Application: WO 2000US32310 20001122 (PCT/WO US0032310)

Priority Application: US 99444653 19991122; US 99447623 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL

TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 156214

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... each of the orderers. An execution of an ordering process is permitted when the calculated **total cost** of previous orders is within a budget of the orderer. The budget may be included in the section information.

39

Optionally, the order management process may include calculating a **total cost** of previously received orders for each of the suppliers based on

the order history information...

16/3,K/17 (Item 14 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00806384

**NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND  
METHOD THEREOF  
GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT  
DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE**

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
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Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,  
2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139030 A2 20010531 (WO 0139030)

Application: WO 2000US32324 20001122 (PCT/WO US0032324)

Priority Application: US 99444775 19991122; US 99447621 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK

DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR

TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 171499

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... already entered into the main telephone switching equipment. In such case, not only must a **technician** program the main telecommunications switch, but additional time (and money) must be spent for programming...

...must be perfectly synchronized with each other or problems will occur. As a result, the **total cost** of the installation is greatly increased and data entry error rates are greatly increased.

To...and a shipping fee for at least one of the items, i.e., products and **services**, for which the order is received. The tax cost for each order is calculated, and...

...each item or order may also be calculated, such as by taking into account handling **costs**, the **total** weight of the items, the distance to final destination of the items, and the corresponding charges of the shipping **provider**. An estimate of the delivery date may also be given. It should be noted that mileage and the like could be calculated where **services** are to be rendered at a location remote to the provider.



Optionally, mathematical formulas based...

16/3,K/18 (Item 15 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00806383

COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING  
DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT  
AND METHOD THEREOF  
PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES  
STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN  
ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET  
PROCEDE ASSOCIE

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

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Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mill  
Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139029 A2 20010531 (WO 0139029)

Application: WO 2000US32309 20001122 (PCT/WO US0032309)

Priority Application: US 99444655 19991122; US 99444886 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE  
DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL  
TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 157840

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... boxes indicate that a particular benefit for that particular component  
may be attributed to a **service** provider. The "M" boxes indicate that a  
particular benefit for that particular component may be...

...of the present invention, the Installation Management component, may  
include the following benefits to the **service provider** by looking at  
Figure 4 in closer detail: faster time to site integration, rapid  
integration...

...reference to Figure 4, in this illustrative embodiment of the present  
invention, benefits for the **service provider** under the Demand and  
Supply Planning component may include the following: rapid integration of  
acquisition...

16/3,K/19 (Item 16 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00800762      \*\*Image available\*\*

**SYSTEM AND METHOD FOR BILLING NETWORK USERS**

**SYSTEME ET PROCEDE DE FACTURATION AUX UTILISATEURS DE RESEAU**

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200133456 A2-A3 20010510 (WO 0133456)

Application: WO 2000US29571 20001027 (PCT/WO US0029571)

Priority Application: US 99162485 19991029; US 2000697260 20001026

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3576

International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... Internet, charging higher rates for peak-use periods. In addition, service providers can monitor the **total** erroneous data bytes transmitted to or from a **network user** 's device. In this way, the **service provider** could reduce a **user** 's 2 5 **bill** if he or she encountered an unusually high amount of erroneous data transmissions during a...

**16/3,K/20      (Item 17 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

(c) 2003 WIPO/Univentio. All rts. reserv.

00799886      \*\*Image available\*\*

**SYSTEM AND METHOD OF AGGREGATE ELECTRONIC TRANSACTIONS WITH MULTIPLE SOURCES**

**SYSTEME ET PROCEDE D'AGREGATION DE TRANSACTIONS ELECTRONIQUES A SOURCES MULTIPLES**

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

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BRUCE Michael George Sr, 401 Saylor Way, SW, Leesburg, VA 20175, US,

Legal Representative:

GATTO James G (et al) (agent), Hunton & Williams, 1900 K Street, N.W.,

Washington, DC 20006, US,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200133458 A1 20010510 (WO 0133458)  
Application: WO 2000US29720 20001030 (PCT/WO US0029720)  
Priority Application: US 99162125 19991029; US 99162129 19991029; US  
2000194027 20000403  
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 23479

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:  
Detailed Description

#### Detailed Description

... transaction entry in Transaction entries 1013 may include summary information (e.g., items purchased, purchase **costs** , **total cost** , purchase date, etc.) for a particular user transaction. The transaction data may include **service provider** identifiers and/or links for locating additional information regarding the transaction, such as by scraping a transaction summary at a **service provider Web** site. In one embodiment, Transaction entries 1013 may correspond to search transactions, compare transactions, shopping...

**16/3,K/21 (Item 18 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00797972 \*\*Image available\*\*

#### **WEB-BASED REAL ESTATE MANAGEMENT SYSTEM** **SYSTEME DE GESTION DE BIENS IMMOBILIERS BASE SUR LE WEB**

Patent Applicant/Assignee:

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Inventor(s):

SARGEANT Thomas, Suite 300, 2900 Eisenhower Avenue, Alexandria, VA 22314,  
US,

Legal Representative:

SOKOL Brent D (et al) (agent), Lyon & Lyon LLP, Suite 4700, 633 West  
Fifth Street, Los Angeles, CA 90071-2066, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200131540 A1 20010503 (WO 0131540)

Application: WO 2000US29535 20001025 (PCT/WO US0029535)

Priority Application: WO 99US28986 19991025

Designated States: CN CR DM JP MA TZ

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 11651

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... server;  
a web-based remote user interface wherein said user interface is integrated through the **web** with the **web** sites of tenant **service providers** . 131. The system for transmitting **consolidated** real estate management data of **claim** 130 wherein said interface is integrated through the **web** with a **web** site that provides for the purchase of rental insurance. 132. The system for transmitting **consolidated** real estate management data of **claim** 130 wherein said interface is integrated through the **web** with a web site that provides for the purchase of telephone hook-up. 133. The...

**16/3,K/22 (Item 19 from file: 349)**

DIALOG(R) File 349:PCT FULLTEXT

(c) 2003 WIPO/Univentio. All rts. reserv.

00781905 \*\*Image available\*\*

**BUSINESS METHOD AND PROCESSING SYSTEM**

**PROCEDE COMMERCIAL ET SYSTEME DE TRAITEMENT**

Patent Applicant/Assignee:

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(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

SANDERS Aaron M, 58 Wellesley Avenue, Wellesley, MA 02482, US, US  
(Residence), IN (Nationality), (Designated only for: US)

Legal Representative:

HENN David E (et al) (agent), Eugene Stephens and Associates, 56 Windsor Street, Rochester, NY 14605, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200115039 A1 20010301 (WO 0115039)

Application: WO 2000US22548 20000817 (PCT/WO US0022548)

Priority Application: US 99150014 19990820

Parent Application/Grant:

Related by Continuation to: US 99150014 19990820 (CON)

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8238

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... processes;  
(b) providing order-entry confirmation for knowledge / business services immediately upon receipt and giving **automated** status feedback at predetermined intervals;  
(c) providing customized **service** catalogs with customized and personalized pricing and selectively providing custom contracts based on pre-determined inputs; (d) providing usage tracking and trending,

including **online** reporting to users; (e) providing **online** **billing consolidated** by at least one of a **customer** and the **service provider**, and providing capability to process **online** payments;  
routing orders **automatically** to one of an appropriate **service** center, fulfillment site, and server of an individual original **service provider** for ultimate processing and/or fulfillment;  
(g) tracking flow-through items with details of recency...

...coordination, processing, fulfillment, billing, payment and reporting processes;  
providing order-entry confirmation for knowledge / business **services** immediately upon receipt and giving **automated** status feedback at predetermined intervals;  
providing customized **service** catalogs with customized and personalized pricing and selectively providing custom contracts based on pre-determined inputs; providing usage tracking and trending, including **online** reporting to users; providing **online** **billing consolidated** by at least one of a **customer** and the **service provider**, and providing capability to process **online** payments;  
routing orders **automatically** to one of an appropriate **service** center, fulfillment site, and server of an individual original **service provider** for ultimate processing and/or fulfillment;  
tracking flow-through items with details of recency, frequency, usage and monetary value;  
providing portfolio style cost-management **online**; and capturing preferences of users for new **services** as well as captures customer feedback on desired service levels and on-going customer satisfaction...  
reporting processes;  
providing order-entry confirmation for knowledge / business services immediately upon receipt and giving **automated** status feedback at predetermined intervals;  
2 0 providing customized **service** catalogs with customized and personalized pricing and selectively providing custom contracts based on pre-determined inputs; providing usage tracking and trending, including **online** reporting to users; providing **online** **billing consolidated** by at least one of a **customer** and the **service provider**, and providing capability to process **online** payments;  
2 5 routing orders **automatically** to one of an appropriate **service** center, fulfillment site, and server of an individual original **service provider** for ultimate processing and/or fulfillment;  
tracking flow-through items with details of recency, frequency, usage and monetary value;  
providing portfolio style cost-management **online**; and capturing preferences of users for new **services** as well as captures customer feedback on desired service levels and on-going customer satisfaction...

...providing order-entry confirmation for knowledge / business services

immediately  
2 5 upon receipt and gives **automated** status feedback at predetermined intervals;  
providing customized **service** catalogs with customized and personalized pricing  
and custom contracts, if needed, based on pre-determined inputs;  
providing usage tracking and trending, including **online** reporting to users; providing **online billing** , both **consolidated** and/or by customer / division / user  
and has the capability to process **online** payments;  
routing orders **automatically** to the appropriate **service** center or fulfillment site or server of an individual original **service provider** for ultimate processing  
and/or fulfillment;  
tracking flow@T-through items with details of recency...

16/3,K/23 (Item 20 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00761431

**A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PROVIDING COMMERCE-RELATED WEB APPLICATION SERVICES**

**SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE DE SERVICES D'APPLICATION DANS LE WEB LIES AU COMMERCE**

Patent Applicant/Assignee:

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US  
(Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,  
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,  
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Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,  
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073957 A2-A3 20001207 (WO 0073957)

Application: WO 2000US14420 20000525 (PCT/WO US0014420)

Priority Application: US 99321492 19990527

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY  
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility  
model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH  
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK  
(utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150171

International Patent Class: **G06F-017/60** ...

Fulltext Availability:

Detailed Description

Detailed Description

**A SYSTEM9 METHOD, AND ARTICLE OF MANUFACTURE FOR PROVIDING**

COMMERCE-RELATED **WEB** APPLICATION **SERVICES**

FIELD OF INVENTION

The present invention relates to **web** architecture frameworks and more particularly pertains to providing commerce-related **web** application **services** .

BACKGROUND OF INVENTION

An important use of computers is the transfer of information over a...

**16/3,K/24** (Item 21 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00758788 \*\*Image available\*\*

**SERVICE LEVEL MANAGEMENT**

**GESTION DE NIVEAU DE SERVICE**

Patent Applicant/Assignee:

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03824, US, US (Residence), US (Nationality), (For all designated states  
except: US)

Patent Applicant/Inventor:

LEWIS Lundy, 480 Greenville Road, Mason, NH 03048, US, US (Residence), US  
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Legal Representative:

HENDRICKS Therese A (agent), Wolf, Greenfield & Sacks, P.C., 600 Atlantic  
Avenue, Boston, MA 02210, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200072183 A2-A3 20001130 (WO 0072183)

Application: WO 2000US14175 20000523 (PCT/WO US0014175)

Priority Application: US 99135492 19990524

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 33247

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... availability costs x\$, 99% costs y\$, and so on. During a major TV  
event.

the **provider** may increase the price.

A customer can manipulate the calendar with respect to various **service**  
grades to see what the **costs** will be. The **total cost** is updated as  
the customer marks the calendar.

The customer can send (via the **Internet** ) the contract to the EC  
**provider** for approval, or cancel out.

The monthiv bill depends on the extent to which the **service** agreement

is met or violated. For example, 100% availability is hard to achieve. If an...

16/3,K/25 (Item 22 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

(c) 2003 WIPO/Univentio. All rts. reserv.

00748797 \*\*Image available\*\*

**COMPARATIVE QUOTING SYSTEM**

**SYSTEME DE COTATION COMPARATIVE**

Patent Applicant/Assignee:

CONSUMER FINANCIAL NETWORK, Suite 100, 4450 River Green Parkway, Duluth,  
GA 30096, US, US (Residence), US (Nationality)

Inventor(s):

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CHLAN Michael M, 10565 Kingsmark Trail, Alpharetta, GA 30022, US  
BEAM Charles A, 4684 Avocet Drive, Norcross, GA 30092, US

Legal Representative:

KUESTER Jeffrey R, Thomas, Kayden, Horstemeyer & Risley, L.L.P., Suite  
1500, 100 Galleria Parkway, N.W., Atlanta, GA 30339, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200062219 A1 20001019 (WO 0062219)

Application: WO 99US8129 19990413 (PCT/WO US9908129)

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13056

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... advisors when consumers call the consumer advisors over the telephone to purchase a previously quoted **service**. A consumer advisor is able to use this quote result information to provide a "warm" transfer to the chosen **service** provider by first calling a telephone representative for the chosen **service provider**, referencing any previous quote result information provided by the **service provider** for that particular consumer, and then introducing the consumer to the **service provider** before dropping off the line.

According to one implementation, the comparative quoting system also provides for **consolidated billing** of the employer of the consumer for **automatic** payroll deductions or **electronic** funds transfer. The **billing** is **consolidated** in that the employer, or "client," receives one **electronic** file per payroll cycle referencing multiple employees, and the billing system of the comparative quoting...



16/3,K/26 (Item 23 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00734785 \*\*Image available\*\*

**ELECTRONIC ACCOUNT PRESENTATION AND RESPONSE SYSTEM AND METHOD  
PRESENTATION ELECTRONIQUE DE COMPTES ET SYSTEME ET PROCEDE DE REPONSE**

Patent Applicant/Assignee:

THE CHASE MANHATTAN BANK, 270 Park Avenue, 41st floor, New York, NY 10021  
, US, US (Residence), US (Nationality)

Inventor(s):

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ENSEL Laura A, 244-04 57th Drive, Douglaston, NY 11362, US,  
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10021, US,

Legal Representative:

WEISBURD Steven I (et al) (agent), Ostrolenk, Faber, Gerb & Soffen, LLP,  
1180 Avenue of The Americas, New York, NY 10036, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200048102 A2 20000817 (WO 0048102)

Application: WO 2000US2674 20000202 (PCT/WO US0002674)

Priority Application: US 99248495 19990210

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK  
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 16174

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... can generate

additional revenues. Direct biller presentment also  
leverages the biller's investment in the **web** site.

Finally, by using direct **biller** presentment, the **biller**  
can **totally** control each segment of the **bill** presentment+,  
and payment process. The entity which actually presents  
the interface to the customer is denoted as a Consumer  
**Service Provider** (CSP). As stated above, the functions  
of the CSP can be accomplished in-house by...in reaching the customers of  
the biller.

These channels include, for example, traditional paper  
distribution, **biller** direct **Internet** site, a **Customer**  
**Service Provider** (CSP) operated **Internet** presentation  
site, **consolidated** Internet presentation sites, Email,  
personal digital assistants, voice response units, video  
phones, programmable cellular phones...

16/3,K/27 (Item 24 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00579178 \*\*Image available\*\*

**ELECTRONIC ACCOUNT DATA OR TRANSACTIONS ROUTING SYSTEM**  
**SYSTEME ELECTRONIQUE D'ACHEMINEMENT DE DONNEES DE COMPTE OU DE TRANSACTIONS**

Patent Applicant/Assignee:

THE CHASE MANHATTAN BANK, 270 Park Avenue, 41st floor, New York, NY 10017  
, US, US (Residence), US (Nationality)

Inventor(s):

FELIX June Y, The Chase Manhattan Bank, 270 Park Avenue, New York, NY  
10017, US,

BRACO Ronald A, The Chase Manhattan Bank, 270 Park Avenue, New York, NY  
10017, US,

LAWTON Kathryn V, The Chase Manhattan Bank, 270 Park Avenue, New York, NY  
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FEINBERG Lee A, The Chase Manhattan Bank, 270 Park Avenue, New York, NY  
10017, US,

MACARTHUR Catherine, 4 Rahway Road, Milburn, NJ 07041, US,

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Legal Representative:

WEISBURD Steven I (et al) (agent), Ostrolenk, Faber, Gerb & Soffen, LLP,  
1180 Avenue of The Americas, New York, NY 10036, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200042551 A2-A3 20000720 (WO 0042551)

Application: WO 2000US624 20000111 (PCT/WO US0000624)

Priority Application: US 99115925 19990114; US 99241043 19990201

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7156

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... is carried out. At step

200, a particular customer 18 is notified by its  
customer **service provider** 14 that a bill is  
outstanding. This notification may take the form of a  
brief message indicating the **billing** party 16 and the  
**total** remittance due. It is preferred that the  
notification take place on an information **network** such  
as the **internet**. When the **internet** is utilized to  
notify the customer 18 of an outstanding bill, the URL  
address provided by the billing **service provider** 22 is  
included with the notification, thereby permitting the  
customer 18 to access the electronic...

16/3,K/28 (Item 25 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
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00577740      \*\*Image available\*\*

**xDSL WEB ORDERING TOOL**

**OUTIL DE COMMANDE xDSL ACCESSIBLE SUR LE WEB**

Patent Applicant/Assignee:

US WEST INC,

Inventor(s):

YOKELL Larry J,

CANAVAN Lawrence,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200041113 A1 20000713 (WO 0041113)

Application: WO 99US30832 19991227 (PCT/WO US9930832)

Priority Application: US 98114425 19981231

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ

BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT

SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 14415

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... as a new field in the

Notes output.

Example showing the total cost of MegaBit **service** .

Item Non-recurring Monthly

MegaBit @ 256 Kbps for 1 Year 110 40

**Internet** Access 25 19

**Technician** Installation 149.99

MegaBit modem 249

Extra packages Microfilters 40

TOTAL LIST PRICE: 499,99...

...Non-recurring Recurring

Free modem -249

Free Super Phone for Consumer

Customers (a \$149 value)

**TOTAL DISCOUNT SAVINGS: -249**

**TOTAL COST OF MEGABIT 259.99 59**

ORDER.

It is to be appreciated that, as alluded to above, the DSL **provider** may also offer ISP **service** . This allows a customer to obtain DSL **service** and ISP **service** from the same **provider** , if desired. Alternatively, a customer may obtain DSL **service** from someone else. Herein, USWEST.net is used as an example of a DSL provider...

16/3,K/29      (Item 26 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00497491      \*\*Image available\*\*

**MANAGEMENT/TRACKING OF UTILITY CONSUMPTION AND BILL PAYMENT**

**PROCEDES ET SYSTEMES INFORMATISES DE FACTURATION ET D'AUTORISATION DE  
PRELEVEMENTS, DE REGROUPEMENT DE FACTURES ET D'AUTORISATION DE  
PRELEVEMENTS, D'ACCES A LA FACTURATION DES SERVICES PUBLICS ET DE  
PRELEVEMENTS, D'ACCES A LA FACTURATION ET DE REGROUPEMENT ET SYSTEMES  
DE FACTURATION AUX FOURNISSEURS DES SERVICES PUBLICS**

Patent Applicant/Assignee:

AVISTA ADVANTAGE INC,

Inventor(s):

CROOKS Gerry,  
GENZBERGER Janna,  
ARNHOLD Ed,  
BATTISTA John,  
BONI Ken,  
MILLER Dave,  
FEICHTNER Mark,  
KIPPENHAN Larry,  
NANTO Shawn,  
ORR Teri,  
BOWERS Dan,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9928843 A2 19990610

Application: WO 98US19566 19980918 (PCT/WO US9819566)

Priority Application: US 97984708 19971203

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD  
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ  
VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH  
CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW  
ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 8095

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... AND PAYMENT METHODS AND SYSTEMS, UTILITY BILLING ACCESS  
AND CONSOLIDATING METHODS AND SYSTEMS, AND UTILITY

**PROVIDER** CONSOLIDATED BILLING SYSTEMS

10 Technical Field

This invention relates to **computerized** billing and payment  
authorization

methods and systems, and **computerized bill consolidating** and  
payment

authorization methods and systems. More particularly, it concerns utility  
billing access and payment methods and systems, utility **billing** access  
and **consolidating** 15 methods and systems, and utility **provider**  
**consolidated billing** systems.

Background Art

Typically, customers or consumers receive a large number of bills  
relating to **services** and/or goods received or purchased during a  
particular billing cycle.

Such bills are typically...

Claim

... payment method of claim 27, wherein  
said rendering payment comprises rendering said payment through an  
**automated** clearing house (ACH) transfer.

30 A utility **billing** access and **consolidating** method comprising:  
defining a database in a host computer comprising a processor and an  
interface device;  
storing in said database information associated with a plurality of  
customers being **served** by a plurality of different utility **providers**  
and from which  
10 payment authorization is to be received;  
receiving billing information from said utility **providers** for each of  
their customers, said billing information being associated with bills  
including respective  
amounts for each utility **provider** which said customers are to pay;  
processing said **billing** information to provide a **consolidated** amount  
for  
payment by each customer, said consolidated amount comprising each  
respective  
amount said customer is to pay to a particular utility **provider**; and  
providing said customers with remote **electronic** access to said host  
computer via said interface device wherein each of said customers can  
receive said consolidated amount as an amount owed.

31 The utility **billing** access and **consolidating** method of **claim** 30,  
wherein said remote **electronic** access is provided through a remote  
computer terminal configured to establish a data link with...

...remote electronic access to said  
consolidated amount, checking said billing information received from said  
utility **providers** against said tolerance parameter to determine whether  
said billing  
10 information satisfies said tolerance parameter...

...in which said billing information satisfies said tolerance parameter  
providing said customers with said remote **electronic** access.

36 The utility **billing** access and **consolidating** method of **claim** 30,  
wherein at least one of said customers comprises a plurality of  
geographically separated sites, at least one site being **served** by a  
different one of said  
plurality of utility **providers**, and:  
wherein said receiving of said billing information comprises receiving  
billing  
20 information for each...

...said one  
customer which comprises a respective amount owed for each site.

37 The utility **billing** access and **consolidating** method of **claim** 36,  
wherein said storing of said information in said database associated with  
said plurality of...remote electronic access to said  
consolidated amount, checking said billing information received from said  
utility **providers** against said tolerance parameter to determine whether  
said billing  
information satisfies said tolerance parameter; and...

...in which said billing information satisfies said tolerance parameter  
providing said customers with said remote **electronic** access.

. A utility **provider consolidated billing** system comprising:  
a host system;  
a database within said host system, said database maintaining information associated with a plurality of customers being **serviced** by a plurality of different  
utility **providers** ;  
a plurality of remote customer data terminals communicatively linkable with  
said host system for data...

16/3,K/30 (Item 27 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00479471 \*\*Image available\*\*

**A METHOD AND SYSTEM FOR BILL PRESENTMENT AND PAYMENT**

**PROCEDE ET SYSTEME PERMETTANT DE PRESENTER ET DE PAYER DES FACTURES**

Patent Applicant/Assignee:

CITIBANK N A,

Inventor(s):

SCHUTZER Daniel,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9910823 A1 19990304

Application: WO 98US17329 19980826 (PCT/WO US9817329)

Priority Application: US 9756399 19970826; US 9765474 19971119; US  
9767162 19971204

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD  
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ  
VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH  
CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW  
ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 17774

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

English Abstract

...on a computer network includes a biller account hosted on a server of a bill **service provider** (104) for receiving a bill file from a biller (106) that includes bill data. The bill **service provider** (104) is the entity which accepts and **consolidates billing** data from the **biller** (106), publishes the data and routes the data **electronically** to the appropriate consumer **service provider** (102). The biller account **automatically** formats a bill for a consumer (100) from the bill data. The consumer **service provider** (102) is the entity which presents the bill to the consumer (100). A document server coupled to the bill **service provider's** server (104) receives and **automatically** stores the formatted bill in a storage location. The stored bill is accessed and displayed...

Detailed Description

... The consumer is the individual or organization which receives and pays the bill. The consumer **service provider** is the entity which presents the bill to the consumer. The bill **service provider** is the entity which accepts and **consolidates billing** data from the **biller** , publishes the data and routes the data **electronically** to the appropriate consumer **service provider** . The commerce document server

is the system or **service** that stores information such as routing, registration, and security about bill **service providers**, consumer **service providers**, bill payment processors and consumer payment processors. The bill payment processor is the entity that...payment processor. Such bank, financial institution, or service may act as the consumer's primary **service** provider on behalf of operating the smart server that hosts the consumer's mailbox where acted upon such as, for example, paid. Examples of **service providers** who work on behalf of a biller include the biller's cash management and **electronic** lock box manager and the **biller**'s **bill consolidator**

In general, an embodiment of the present invention involves a number of entity roles. The consumer signs up with the consumer **service provider** to get **electronic** bill presentment and payment **services**. The consumer has a mailbox account with the consumer **service provider** that resides on a commerce document server. The consumer receives and stores bills in the...a personal computer, is the individual or organization which receives and pays bills. The consumer **service provider** 102 is the entity that presents the bills to the consumer 100. The bill **service provider** 104 is the entity which accepts and **consolidates** bills for the **biller** 106, publishes the data and routes the data **electronically** to the consumer **service provider** 102. The commerce document server 108 is the system or **service** that stores information such as routing, registration, and security about the bill **service provider** 104, the consumer **service provider** 102, bill payment processors and consumer payment processors. The certificate authority 110 is an entity which issues and revokes certificates to identify and verify **service** providers and their directories, provides rules, and procedures, addresses, and audits for compliance. Generally, a ...

16/3,K/31 (Item 28 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00453977 \*\*Image available\*\*

**A SYSTEM AND METHOD FOR ASSOCIATING SERVICES INFORMATION WITH SELECTED ELEMENTS OF AN ORGANIZATION**

**PROCEDE ET SYSTEME PERMETTANT D'ASSOCIER A DES ELEMENTS CHOISIS D'UNE ORGANISATION DES INFORMATIONS SUR LES SERVICES**

Patent Applicant/Assignee:

BELLSOUTH CORPORATION,

Inventor(s):

DRISKELL Dwight David,

GREENSPAN Michael,

HENLEY Vivian C,

LANE Nancy C,

MCFARLANE Lloyd,

NIELSEN Betty J,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9844441 A1 19981008

Application: WO 98US6123 19980327 (PCT/WO US9806123)

Priority Application: US 9742211 19970331

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR

NE SN TD TG  
Publication Language: English  
Fulltext Word Count: 21649

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:  
Detailed Description

Detailed Description

... in connection with the present system  
such that a customer may analyze and manage its **total** charges and  
**billed**  
items from all of the plurality of **service providers** that provide  
**electronic** bills. In accordance with the description of this system,  
this  
analysis and management by the customer may be conducted in summary  
fashion with regard to all **service providers**, all billing  
information, all **electronic** bills, etc., or may be conducted in  
selectable piecemeal fashion  
with regard to the charges of any particular **service** provider, any  
particular segment of billing information, particular **electronic** bills,  
etc.

Fig. 2 further indicates that the exemplary billing analysis  
and management system may...

**16/3,K/32 (Item 29 from file: 349)**  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00434756 \*\*Image available\*\*

**MICROPROCESSOR CARD PAYMENT SYSTEM**  
**SYSTEME DE PAIEMENT PAR CARTE A MICROPROCESSEUR**

Patent Applicant/Assignee:

INSTITUTE OF SYSTEMS SCIENCE,  
DENG Huijie,  
NGAIR Teow-Hin,

Inventor(s):

DENG Huijie,  
NGAIR Teow-Hin,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9825220 A1 19980611

Application: WO 97SG65 19971203 (PCT/WO SG9700065)

Priority Application: SG 9611524 19961204

Designated States: AU CN JP US AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL  
PT SE

Publication Language: English

Fulltext Word Count: 11129

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:  
Detailed Description

Detailed Description

... error information for each payment  
5 deposit in step 710.

In the case of multiple **electronic** payment systems offered by different  
banks,



the **service** provider can sort the payments it receives accordingly and contacts different banks appropriately. Where there are multiple PAYMENT CERTs under the same CARID-CERT, the **service provider** can combine these payments for efficient transmission. It is also possible for a clearing house to process the **service providers** ' deposits before it re-transmits to various issuing banks. In this way, the clearing house can reduce the **total** communication **costs** for deposit. With respect to verification, the clearing house can help the banks by performing...

Set	Items	Description
S1	0	AU=(SKIPPER D? OR SKIPPER, D?)
S2	2092856	BILL??? OR COST? OR CLAIM?
S3	575926	REPAIR? OR SERVICE? OR DAMAGE OR FIX???()UP?
S4	514604	TECHNICIAN? OR PROVIDER? OR MECHANIC? OR ENGINEER? ? OR WO- RKER?
S5	2105075	CONSUMER? OR USER? OR BUYER? OR PARTICIPANT? OR CUSTOMER? - OR CLIENT? OR SUBSCRIBER? OR MEMBER? ? OR INDIVIDUAL? OR PARTY OR PERSON? ? OR PARTIES
S6	3343049	COMPUTER? OR AUTOMAT? OR ELECTRONIC? OR NETWORK? OR ONLINE OR ON()LINE OR WEB? OR INTERNET? OR WWW
S7	407643	CONSOLIDAT? OR TOTAL? OR ADDING()UP
S8	3836	S2(5N)S7
S9	37	S8 AND S3 AND S4
S10	16279	S3(10N)S4
S11	4879	S10(15N)S5
S12	444	S11(20N)S2
S13	194	S12(10N)S6
S14	93	(S9 OR S13) AND IC=G06F-017/60

? show file

File 344:Chinese Patents Abs Aug 1985-2003/Mar

(c) 2003 European Patent Office

File 347:JAPIO Oct 1976-2003/Feb(Updated 030603)

(c) 2003 JPO & JAPIO

File 350:Derwent WPIX 1963-2003/UD,UM &UP=200337

(c) 2003 Thomson Derwent

File 371:French Patents 1961-2002/BOPI 200209

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14/5/1 (Item 1 from file: 344)

DIALOG(R) File 344:Chinese Patents Abs

(c) 2003 European Patent Office. All rts. reserv.

4198859

**AUTOMATIC ELECTRONIC FUNDS TRANSFER SYSTEM AND METHOD**

Patent Assignee: XCELLINK CORP (HK)

Author (Inventor): J. W. ADCOCK (HK); R. A. J. REYNOLDS (HK)

Number of Patents: 034

Patent Family:

CC	Number	Kind	Date	
CN	1228860	A	19990915	(Basic)
AL	9809260	W1	19980305	
AM	9809260	W1	19980305	
AP	9901492	A0	19990331	
AT	956546	R1	19991117	
AU	201196	A0	19960919	
AZ	9809260	W1	19980305	
BA	9809260	W1	19980305	
BB	9809260	W1	19980305	
BE	956546	R1	19991117	
BG	9809260	W1	19980305	
BR	9809260	W1	19980305	
BY	9809260	W1	19980305	
CA	9809260	W1	19980305	
CH	956546	R1	19991117	
CN	9809260	W1	19980305	
CU	9809260	W1	19980305	
CZ	9809260	W1	19980305	
DE	956546	R1	19991117	
DK	956546	R1	19991117	
EE	9809260	W1	19980305	
EP	956546	A1	19991117	
ES	956546	R1	19991117	
FI	956546	R1	19991117	
FR	956546	R1	19991117	
GB	956546	R1	19991117	
GE	9809260	W1	19980305	
GH	9809260	W1	19980305	
GR	956546	R1	19991117	
HU	9809260	W1	19980305	
IE	956546	R1	19991117	
IL	9809260	W1	19980305	
IS	9809260	W1	19980305	
IT	956546	R1	19991117	
JP	9809260	W1	19980305	

Application Data:

CC	Number	Kind	Date
*AU	2011	A	19960829
CN	97197543	A	19970827

Abstract: A method and system for automatically conducting a financial transaction between a user and a trader. A trader terminal includes billing information representative of the trader and a user terminal or user card is used to receive and process the billing information over a local communications link. The user terminal or user card includes user information representative of the user. The user information and billing information is transmitted by the user terminal to a service provider over a communications network whereupon the service provider automatically transfers funds of the user, which may be reserved funds, to the trader upon entry of a PIN by the user on the user terminal. Delivery destination information and information identifying the goods

and/or services purchased by the user may be transmitted to the service provider and to an electronic warehouse.  
IPC: G07F-019/00; G07F-007/12; **G06F-017/60**

**14/5/2 (Item 1 from file: 347)**  
DIALOG(R)File 347:JAPIO  
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07564945  
BILL INFORMATION MANAGEMENT SYSTEM, BILL INFORMATION PROCESSOR, PERSONAL INFORMATION TERMINAL, INFORMATION TERMINAL FOR CORPORATION, BILL INFORMATION MANAGEMENT METHOD, PROGRAM AND RECORDING MEDIUM

PUB. NO.: 2003-058786 [JP 2003058786 A]  
PUBLISHED: February 28, 2003 (20030228)  
INVENTOR(s): EDA TOSHIHIKO  
IKEDA MINORU  
APPLICANT(s): EDA TOSHIHIKO  
IKEDA MINORU  
APPL. NO.: 2001-250649 [JP 20011250649]  
FILED: August 21, 2001 (20010821)  
INTL CLASS: **G06F-017/60**

ABSTRACT

PROBLEM TO BE SOLVED: To provide a system, etc., capable of rewriting a part used for business among the bill items of a telephone charge bill, etc., addressed to an individual to a bill addressed to a corporation.

SOLUTION: The system is roughly constituted by connecting a server device 100 being a bill information processor for processing information concerning the bill, a an individual client device 200 being a personal information terminal of an individual being the destination of the bill, and a client device 25 for a corporation manager being an information terminal for the manager of a corporation to which an **individual** belongs communicably through a **network** 300. Further, a commodity and **service provider** 400 for providing commodities or **services** such as a portable telephone service contracted by an **individual**, a credit card, an educational service to a user and transmitting a **bill** to a **bill agent** company exists.

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**14/5/3 (Item 2 from file: 347)**  
DIALOG(R)File 347:JAPIO  
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07528570 **\*\*Image available\*\***  
INTERNET ACCESS CHARGING AND SETTLING METHOD

PUB. NO.: 2003-022402 [JP 2003022402 A]  
PUBLISHED: January 24, 2003 (20030124)  
INVENTOR(s): SHIGETA HIROO  
APPLICANT(s): HITACHI SOFTWARE ENG CO LTD  
APPL. NO.: 2001-205464 [JP 20011205464]  
FILED: July 05, 2001 (20010705)  
INTL CLASS: **G06F-017/60**

ABSTRACT

PROBLEM TO BE SOLVED: To prompt a **user** who obtains information and **services** from an information **provider** providing the information and **services** on the **Internet** for profit, to use the information and services by reducing the burden of a communication **cost** on the user and to enable the information provider to obtain the profit by making user's impression on the information provider better and making the information provider attract user's attention and obtain customers.

SOLUTION: The information provider 102 opens information to be provided for the user to obtain the profit open on the Internet while adding a property indicating service contents. When the user 106 accesses the service contents through an ISP 104, the ISP 104 after discriminating the service contents generates and stores return points to the user 106 in a point storage device 115. The user 106 pays for the ISP use by the amount obtained by subtracting an amount determined by the return points from a regular use charge.

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14/5/4 (Item 3 from file: 347)

DIALOG(R)File 347:JAPIO

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07522528 \*\*Image available\*\*

NETWORK DEALING SYSTEM, MANAGEMENT SERVER OF THE SAME SYSTEM, MANAGEMENT PROGRAM THEREOF, AND NETWORK DEALING METHOD

PUB. NO.: 2003-016359 [JP 2003016359 A]

PUBLISHED: January 17, 2003 (20030117)

INVENTOR(s): SEKIDA SHIGERU  
KIRIHARA HIROYUKI  
YOSHIMURA TOMOHIKO

APPLICANT(s): TOPPAN PRINTING CO LTD

APPL. NO.: 2001-200078 [JP 20011200078]

FILED: June 29, 2001 (20010629)

INTL CLASS: G06F-017/60

#### ABSTRACT

PROBLEM TO BE SOLVED: To lighten the burden on a **service provider** and a **user** by completing a series of processes from the confirmation of **bill** contents to the settlement on a **network** only through operations on a **user** terminal.

SOLUTION: The **service provider** 1 uploads a detailed **bill** to a **network** dealing management server 40, which then distributes **electronic** mail for data confirmation to the user terminal 20. According to URL, the service user 2 confirms the bill contents by accessing the network dealing management server 40 and sends a settlement request to the network dealing management server 40; and the network dealing management server 40 having received the settlement request inquires the balance of the service user of a financial institution 3, performs settlement when the balance is sufficient, and sends a settlement completion report to the user terminal 20, but does not perform settlement and issues a balance deficiency report when not.

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14/5/5 (Item 4 from file: 347)

DIALOG(R)File 347:JAPIO  
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07512151     \*\*Image available\*\*  
DATED APPLICATION SELLING SYSTEM AND CHARGE SETTLING METHOD

PUB. NO.:       2003-005974   [JP 2003005974 A]  
PUBLISHED:     January 10, 2003 (20030110)  
INVENTOR(s):   NAKAJIMA YASUO  
APPLICANT(s):  NEC FIELDING LTD  
APPL. NO.:     2001-189102   [JP 20011189102]  
FILED:         June 22, 2001 (20010622)  
INTL CLASS:    G06F-009/445;   **G06F-017/60**

ABSTRACT

PROBLEM TO BE SOLVED: To effectively promote the use of application software by providing the application software at low **costs** as necessary.

SOLUTION: An orderer is connected from a **user** terminal 10 through an **Internet service provider** 20 to the **Internet** 30, and connected to a short term lease application software selling system 40, and the orderer is able to request the fixed period use license of application software. Thus, the license is transmitted from the short term lease application software selling system 40 to the user terminal 10 by an E-Mail. In the user terminal 10, the orderer registers the license transmitted from the short term lease application selling system 40 in the previously downloaded application software in order to use the application software. After the lapse of the fixed period, the application software is automatically erased.

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**14/5/6       (Item 5 from file: 347)**

DIALOG(R)File 347:JAPIO  
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07504776     \*\*Image available\*\*  
WEB SERVICE TYPE CHARGING PROVIDER SYSTEM

PUB. NO.:       2002-373296   [JP 2002373296 A]  
PUBLISHED:     December 26, 2002 (20021226)  
INVENTOR(s):   NISHIKI KENYA  
                YOSHIDA KENICHI  
                SAKATA TADAMICHI  
APPLICANT(s):  HITACHI LTD  
APPL. NO.:     2001-179497   [JP 20011179497]  
FILED:         June 14, 2001 (20010614)  
INTL CLASS:    **G06F-017/60**

ABSTRACT

PROBLEM TO BE SOLVED: To solve problems that a system to support a plurality of charging methods and settlement methods are difficult to be constructed at a low **cost** and convenience for a **user** is poor when the system is **individually** provided by a **provider** .

SOLUTION: This system provides a **Web service** registration means to register/retrieve charge processing service on the **Internet** , a provider information registration means to preliminarily register a price list to service and the settlement method of fees from a service provider, a user

information registration means to preliminarily register service to be contracted and the settlement method of fees from the user and a settlement sorting processing means to sort charge/collection according to a specified settlement means.

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**14/5/7 (Item 6 from file: 347)**

DIALOG(R)File 347:JAPIO

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07491169 \*\*Image available\*\*

INFORMATION PROVIDING SYSTEM AND INFORMATION PROVIDING METHOD

PUB. NO.: 2002-359687 [JP 2002359687 A]

PUBLISHED: December 13, 2002 (20021213)

INVENTOR(s): OZAKI NAHOKO

APPLICANT(s): TOSHIBA CORP

APPL. NO.: 2001-167183 [JP 2001167183]

FILED: June 01, 2001 (20010601)

INTL CLASS: H04M-003/493; **G06F-017/60** ; H04M-003/42; H04M-011/08

#### ABSTRACT

PROBLEM TO BE SOLVED: To reduce the utility charge of **users** and the facility **cost** of **service providers** .

SOLUTION: A data coordination server 4 is connected to a **network** 2, the server 4 fetches terminal identification information on a contents acquisition request on the network from a phone terminal 1, fetches contents identification information denoting a particular item (anchor) existing in contents on the network, transmits them to a connection management server 7, and stores them in a coordination management table 9 in cross-reference with each other. In this system, when a phone transmission instruction is set to the particular item of contents browsed by the phone terminal 1 and the user of the terminal 1 selects and decides the item to dial a phone number including the terminal identification information, a phone server 6 connected to a phone network acquires the contents identification information from the coordinate management table of the connection management server based on the terminal identification information, acquires voice data from the data coordination server 4 based on the contents identification information and provides the data to the phone terminal.

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**14/5/8 (Item 7 from file: 347)**

DIALOG(R)File 347:JAPIO

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07436068 \*\*Image available\*\*

SERVICE PROVIDING SYSTEM

PUB. NO.: 2002-304578 [JP 2002304578 A]

PUBLISHED: October 18, 2002 (20021018)

INVENTOR(s): TOMITA TAMINORI  
TAKIGAWA TOSHIICHI

APPLICANT(s): HITACHI LTD

APPL. NO.: 2001-106629 [JP 20011106629]

FILED: April 05, 2001 (20010405)

INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a technology capable of providing a service based on various **cost** sharing systems without increasing the labor or load of a **user** .

SOLUTION: This service providing system to be realized by connecting a **service user** , a **service planner** and a **service provider** through a **network** comprises a step that the **service provider** notifies a **service planner** of information for identifying the **service user** and information related with the provided service, a step that the service planner updates the information related with the use history of the service user, and calculates the shared sum of the user and the shared sum of the service planner, and notifies the service provider of the calculated result, and a step that the service provider charges the service user with the shared sum of the service user, and charges the service planner with the shared sum of the service planner.

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14/5/9 (Item 8 from file: 347)

DIALOG(R)File 347:JAPIO

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07420058 \*\*Image available\*\*

ACCOUNT SETTLEMENT PROCESS SYSTEM, ACCOUNT SETTLEMENT PROCESS METHOD,  
ACCOUNT SETTLEMENT PROCESS PROGRAM AND COMPUTER READABLE RECORDING MEDIUM

PUB. NO.: 2002-288568 [JP 2002288568 A]  
PUBLISHED: October 04, 2002 (20021004)  
INVENTOR(s): HIRANO YUICHIRO  
APPLICANT(s): TOYOTA MOTOR CORP  
APPL. NO.: 2001-085394 [JP 20011085394]  
FILED: March 23, 2001 (20010323)  
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide an account settlement process system convenient for both of a **provider** and a customer of an article and **service** .

SOLUTION: The account settlement process system 10 to carry out an account settlement process of transaction between a participant store of a credit card company and the customer is constituted by furnishing a transaction information receiving part 12 to receive transaction information including transaction amount information to show a transaction amount and classification information to show whether the transaction amount is an amount claimed to the customer or an amount payable to the customer and a specification output part 14 to output specifications to demand the customer for an amount deducting the total amount of the amount payable from the **total** amount of the amount **claimed** to the customer when the **total** amount of the amount **claimed** to the customer is larger than the total amount of the amount payable to the customer and to output specifications to pay to the customer the amount deducting the **total** amount of the amount **claimed** from the **total** amount of the amount payable at the time when the total amount of the amount payable to the customer is larger than the **total** amount of the amount **claimed** to the customer.



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**14/5/10 (Item 9 from file: 347)**

DIALOG(R)File 347:JAPIO

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07368128 \*\*Image available\*\*

METHOD FOR PROVIDING INFORMATION FOR SERVER, AND SERVER

PUB. NO.: 2002-236625 [JP 2002236625 A]

PUBLISHED: August 23, 2002 (20020823)

INVENTOR(s): OKAZAWA KOICHI

APPLICANT(s): HITACHI LTD

APPL. NO.: 2001-031697 [JP 20011031697]

FILED: February 08, 2001 (20010208)

INTL CLASS: G06F-013/00; G06F-003/00; G06F-011/32; **G06F-017/60**

#### ABSTRACT

PROBLEM TO BE SOLVED: To provide control information service of a server unit such as a load condition to a user to allow the user to predict a **network** connection **cost** and the like, and to guide the **user** to conduct accesses as well-balancedly as possible by a means by which a **service provider** changes dynamically a **service** unit price in response to the load condition or the like.

SOLUTION: A middleware for server control or an OS for server control for conducting condition control of the server unit provides the control information service of the server unit such as the load condition to the user, using one portion of a home page screen in the service provider as a display area, a home page peculiar to the server unit is provided as to the load condition and the like, the middleware for the server control or the OS for the server control for conducting the condition control of the server unit provides the record in the past and the prediction in the future as the information service in response to the requirement of the user.

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**14/5/11 (Item 10 from file: 347)**

DIALOG(R)File 347:JAPIO

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07330649 \*\*Image available\*\*

APPLICATION SERVICE PROVIDER(ASP) ARCHITECTURE FOR PROPERTY MANAGEMENT AND CALL ACCOUNTING

PUB. NO.: 2002-199138 [JP 2002199138 A]

PUBLISHED: July 12, 2002 (20020712)

INVENTOR(s): WENGROVITZ MICHAEL

STEINER MICHAEL R

APPLICANT(s): ALCATEL

APPL. NO.: 2001-329158 [JP 20011329158]

FILED: October 26, 2001 (20011026)

PRIORITY: 00 246990 [US 2000246990], US (United States of America),  
November 09, 2000 (20001109)

INTL CLASS: H04M-015/34; **G06F-017/60** ; H04M-003/00; H04M-015/00;  
H04Q-003/62

ABSTRACT

PROBLEM TO BE SOLVED: To provide a system and method for centralizing property management and/or call accounting services of a hotel through a network-based service provider.

SOLUTION: This architecture enables hotels transfer to a centralized system from existing premise-based systems for PMS and call accounting without the used for an replacing existing PBX system at each hotel premise. The **Internet** work for providing a property management **service** includes a **client** network and a **service provider network**. The **client network** transmits a call parameter concerning a completed call to the **service provider network**. It is desirable that the **service provider network** decide the **cost** for the completed call, based on the call parameter and retransmits call **cost** information to the client **network** to charge the cost to an account.

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14/5/12 (Item 11 from file: 347)

DIALOG(R) File 347:JAPIO

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07294981 \*\*Image available\*\*

BILLING SERVICE SYSTEM AND ITS METHOD

PUB. NO.: 2002-163456 [JP 2002163456 A]

PUBLISHED: June 07, 2002 (20020607)

INVENTOR(s): SHIGA YOSHIYUKI  
KONO MASANORI  
ASHIGAYA YOSHIKI  
KIMURA TORU

APPLICANT(s): NIPPON YUNISHISU KK  
JAPAN TELECOM CO LTD

APPL. NO.: 2000-360264 [JP 2000360264]

FILED: November 27, 2000 (20001127)

INTL CLASS: G06F-017/60 ; G06F-019/00

ABSTRACT

PROBLEM TO BE SOLVED: To integrate payment accounts of a debtor, to provide settlement service based upon the difference after credit and a debt cancel each other, and to net the settlement of all **users** of **billing service**.

SOLUTION: A **service provider** P1 buys the credit of the debtor in the form of an **electronic** check to have the right to **claim**, and then the debts of multiple original debtors (claiming companies C1 and C2) are put together to claim sales receivable. The debtors can transfer the sales receivable to multiple original debtors altogether to an account AP1 that the service provider P1 opens.

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14/5/13 (Item 12 from file: 347)

DIALOG(R) File 347:JAPIO

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07173564 \*\*Image available\*\*

DEVICE AND METHOD FOR ADVERTISEMENT USING NON-CHARGING SERVICE SYSTEM, AND RECORDING MEDIUM

PUB. NO.: 2002-041951 [JP 2002041951 A]  
PUBLISHED: February 08, 2002 (20020208)  
INVENTOR(s): SEKI KAZUHIKO  
OKAZAKI ISAO  
SAITO NOBUAKI  
APPLICANT(s): UNIDEN CORP  
APPL. NO.: 2000-225556 [JP 2000225556]  
FILED: July 26, 2000 (20000726)  
INTL CLASS: **G06F-017/60** ; H04L-012/54; H04L-012/58

#### ABSTRACT

PROBLEM TO BE SOLVED: To increase the profit of all parties concerned by making a non-charging service system such as a university, an Internet service provider and users cooperate with each other.

SOLUTION: This advertising method for the non-charging service system comprises a step in which the non-charging service system gives an account to each of users in a predetermined range, a step in which the non-charging service system introduces the **Internet** service provider in a predetermined cooperative relationship to the **users**, a step in which the **users** perform the registration in the **Internet service provider**, and a step in which the **Internet service provider** transmits the information on the operation **cost** to the non-charging **service** system while the **users** are registered in the **Internet service provider**.

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**14/5/14 (Item 13 from file: 347)**

DIALOG(R)File 347:JAPIO

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07123114 \*\*Image available\*\*  
HOME PAGE RETRIEVAL SERVICE METHOD

PUB. NO.: 2001-350782 [JP 2001350782 A]  
PUBLISHED: December 21, 2001 (20011221)  
INVENTOR(s): YAMAMURA KAZUO  
APPLICANT(s): SEIKO PRECISION INC  
APPL. NO.: 2000-173994 [JP 2000173994]  
FILED: June 09, 2000 (20000609)  
INTL CLASS: G06F-017/30; G06F-013/00; **G06F-017/60** ; G07G-001/00

#### ABSTRACT

PROBLEM TO BE SOLVED: To provide a home page retrieval service capable of accessing a home page for providing article information with simple operation.

SOLUTION: An article information retrieval page 1a for retrieving an information home page from a URL database 1b, in which correspondence between the code information of a bar code attached to an article and the URL of the information home page for providing information concerning the article is stored, on the basis of the inputted code information, is provided on the Internet. Thus, a customer can easily read the information home page by inputting the code information attached to the article or the like to the article information retrieval page 1a while using a bar code scanner 33. Besides, a URL database 1b can be updated by registering or deleting as required by a registered **person** through the **Internet** and **cost** in maintenance and management for the **provider** of the home page retrieval **service** can be suppressed.

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**14/5/15 (Item 14 from file: 347)**

DIALOG(R)File 347:JAPIO

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07045784 \*\*Image available\*\*

REALISTIC CONSTRUCTION COST CALCULATION SYSTEM

PUB. NO.: 2001-273418 [JP 2001273418 A]

PUBLISHED: October 05, 2001 (20011005)

INVENTOR(s): SUGA OSAMU

APPLICANT(s): ORIGINAL ENGINEERING CONSULTANTS CO LTD

APPL. NO.: 2000-084412 [JP 200084412]

FILED: March 24, 2000 (20000324)

INTL CLASS: **G06F-017/60** ; G06F-017/50

#### ABSTRACT

PROBLEM TO BE SOLVED: To detect the optimal realistic construction cost by unitarily managing processes from the design stage of a construction to the procurement of building materials.

SOLUTION: An application **service provider** (ASP) comprises a construction design system consisting of a three-dimensional (3D) structure design system for designing a construction as a 3D structure by means of a 3D CAD means and a direct building construction cost calculating means for calculating the building materials and amounts of the construction for each building material by means of the design system, comparing them with stored general data and calculating the optimal direct construction building **cost** , and a **total** construction information system for comparing the design data of the construction designed by the construction design system with latest construction building materials data, talent information data and logistic information data or the like acquired from an Internet **service provider** (ISP) and detecting the optimal realistic contraction cost.

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**14/5/16 (Item 15 from file: 347)**

DIALOG(R)File 347:JAPIO

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07001842 \*\*Image available\*\*

SYSTEM AND METHOD FOR POINT CIRCULATION AND STORAGE MEDIUM

PUB. NO.: 2001-229459 [JP 2001229459 A]

PUBLISHED: August 24, 2001 (20010824)

INVENTOR(s): TAMURA KIYOMASA

APPLICANT(s): DIGICUBE CO LTD

APPL. NO.: 2000-040005 [JP 200040005]

FILED: February 17, 2000 (20000217)

INTL CLASS: G07G-001/12; **G06F-017/60**

#### ABSTRACT

PROBLEM TO BE SOLVED: To speedily start network business by structuring and running a point circulation system as a 'place for point utilization' where various service providers of differing industries join in, and then providing the great qualitative and quantitative improvement of a point

system for the **service providers** by lightening the **cost** load and also securing the **customers** of various **service providers** as **customers** of the **network** business that the system operators runs.

SOLUTION: A control part 401 of a point circulation server 40 manages and uses customer data and point data stored by member companies in a member company customer DB 409 and a member company point DB 410 by using a customer management part 407 and a point management part 408, and a network mall processing part 404 performs a point circulating process by using network mall sites as a point circulation market opened on the Internet L3.

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**14/5/17 (Item 16 from file: 347)**

DIALOG(R)File 347:JAPIO

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06995031 \*\*Image available\*\*

SYSTEM AND METHOD FOR PROVIDING LAW CONSULTATION SERVICE, AND  
COMPUTER-READABLE RECORDING MEDIUM STORED WITH LAW CONSULTATION SERVICE  
PROVIDING PROGRAM

PUB. NO.: 2001-222611 [JP 2001222611 A]

PUBLISHED: August 17, 2001 (20010817)

INVENTOR(s): SHIKURA MIKIO

FURUTA TOSHIO

ISHIBASHI SHINICHIRO

APPLICANT(s): SHIKURA MIKIO

FURUTA TOSHIO

ISHIBASHI SHINICHIRO

APPL. NO.: 2000-033485 [JP 200033485]

FILED: February 10, 2000 (20000210)

INTL CLASS: **G06F-017/60**

#### ABSTRACT

PROBLEM TO BE SOLVED: To greatly reduce the **cost** needed to provide law consultation **service**.

SOLUTION: This system is provided with a **provider** terminal 14 which provides law consultation **service** information, a provided-**user** terminal 12 which receives the law consultation service information, and a law consultation **service** assisting device 11 which connects the **provider** and provided-**user** terminal through an **electronic network** and assists the transmission and reception of the law consultation service information and the law consultation service assisting device 11 is equipped with a user interface 11a which controls the transmission and reception of the law consultation service information between the provider terminal and provided-user terminal using the electronic network and a storage means 11d which stores the law consultation service information.

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**14/5/18 (Item 1 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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015324741 \*\*Image available\*\*

WPI Acc No: 2003-385676/200337

XRPX Acc No: N03-308093

**Single sign-in compatible authentication apparatus for use in companies,  
authenticates user terminal to access service provider based on ticket  
received from terminal**

Patent Assignee: FUJI ELECTRIC CO LTD (FJIE )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2003085141	A	20030320	JP 2001272658	A	20010907	200337 B

Priority Applications (No Type Date): JP 2001272658 A 20010907

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2003085141	A		9 G06F-015/00	

JP 2003085141 A 9 G06F-015/00

Abstract (Basic): JP 2003085141 A

NOVELTY - An authentication server (112) authenticates the user terminal (105) connected to a network, automatically based on the ticket received from the terminal. The user is permitted to access service provider after authentication.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) network system; and
- (2) user authentication program.

USE - For authenticating **user** of **service provider of network system ( claimed )** used in companies, etc.

ADVANTAGE - Enables easy single sign-in compatible authentication of user of service provider.

DESCRIPTION OF DRAWING(S) - The figure shows the sequence diagram explaining authentication system utilization process. (Drawing includes non-English language text).

terminal equipment (105)  
authentication server (112)  
pp; 9 DwgNo 5/5

Title Terms: SINGLE; SIGN; COMPATIBLE; AUTHENTICITY; APPARATUS; COMPANY;

USER; TERMINAL; ACCESS; SERVICE; BASED; TICKET; RECEIVE; TERMINAL

Derwent Class: T01; W01

International Patent Class (Main): G06F-015/00

International Patent Class (Additional): **G06F-017/60** ; H04L-012/28

File Segment: EPI

**14/5/19 (Item 2 from file: 350)**

DIALOG(R) File 350:Derwent WPIX

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015270618 \*\*Image available\*\*

WPI Acc No: 2003-331547/200331

XRPX Acc No: N03-265640

**Escrow accommodation system for escrow company, connects client  
subsystems having software running on microprocessor for facilitating  
escrow arrangement through network**

Patent Assignee: DURAN R G (DURA-I)

Inventor: DURAN R G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030023548	A1	20030130	US 2001916927	A	20010727	200331 B

Priority Applications (No Type Date): US 2001916927 A 20010727

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes  
US 20030023548 A1 8 G06F-017/60

Abstract (Basic): US 20030023548 A1

NOVELTY - Client subsystem (60) having software running on microprocessor for facilitating escrow arrangement, communication device and display in an office (62), is connected to client subsystem (70) having software running on the microprocessor for facilitating escrow arrangement communication device and display in other office (72) through a network (90).

USE - Escrow accommodation system for escrow companies, real estate brokers, title insurance companies, mortgage companies and lending institutions.

ADVANTAGE - Improves availability and accessibility of independent escrow services. Reduces **costs** associated with **online** escrow services and increases the options of **buyers** and sellers with respect to **providers** of escrow **services**.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the escrow accommodation system.

client subsystem (60)

offices (62,72)

client subsystem (70)

network (90)

pp; 8 DwgNo 1/3

Title Terms: ESCROW; ACCOMMODATE; SYSTEM; ESCROW; COMPANY; CONNECT; CLIENT; SUBSYSTEM; SOFTWARE; RUN; MICROPROCESSOR; FACILITATE; ESCROW; ARRANGE; THROUGH; NETWORK

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/20 (Item 3 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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015205637 \*\*Image available\*\*

WPI Acc No: 2003-266172/200326

Related WPI Acc No: 2003-041331; 2003-041332; 2003-199952; 2003-199953; 2003-266096

XRPX Acc No: N03-211379

**Transaction based packet switched data services providing method for wireless network involves determining provides for packet switched data service according to stored policies**

Patent Assignee: CAVENETT S (CAVE-I); HAMILTON T E (HAMI-I)

Inventor: CAVENETT S; HAMILTON T E

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020178118	A1	20021128	US 2001293756	P	20010525	200326 B
			US 200266156	A	20020201	

Priority Applications (No Type Date): US 2001293756 P 20010525; US 200266156 A 20020201

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 20020178118 A1 9 G06F-017/60 Provisional application US 2001293756

Abstract (Basic): US 20020178118 A1

NOVELTY - The request from an **user** for packet switched data

**service** , is received in a wireless **network** and the **service provider** is determined according to prestored policies and the **billing** arrangement are determined according to the stored policies.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

(1) general packet radio system communication management method;  
and

(2) sponsored packet switch data service providing method.

USE - For providing transaction based packer switched data services in a wireless network.

ADVANTAGE - Since the provider for a packer switched data service is determined according to the stored policies, the maximum network resources allowed to be used in attempts to deliver the transaction based service is limited.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the wireless network.

pp; 9 DwgNo 1/2

Title Terms: TRANSACTION; BASED; PACKET; SWITCH; DATA; SERVICE; METHOD;  
WIRELESS; NETWORK; DETERMINE; PACKET; SWITCH; DATA; SERVICE; ACCORD;  
STORAGE

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/21 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015166340 \*\*Image available\*\*

WPI Acc No: 2003-226868/200322

**System and method for billing and payment for contents**

Patent Assignee: GLOBAL CENT ADVANCED INFORMATION SYSTEM (GLOB-N)

Inventor: PARK J J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002085602	A	20021116	KR 200125182	A	20010509	200322 B

Priority Applications (No Type Date): KR 200125182 A 20010509

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002085602	A	1	G06F-017/60	

Abstract (Basic): KR 2002085602 A

NOVELTY - A system and a method for billing and payment for contents are provided to define a content billing system by modifying an on-line billing system and to make a service provider prepare a proper billing system.

DETAILED DESCRIPTION - Many purchasers(10) access an Internet site through the Internet(I) to purchase articles or use contents. Plural member merchants(20) sell the articles to the users connected through the Internet, provide the contents and receive the money for the articles and contents. The **member** merchants comprise **electronic commerce** merchants and contents business merchants. A **billing service provider** system(30) receives the transaction records from the **member** merchants, transmits the transaction reports to a PG(Payment Gateway) system(40), and transmits the transaction approvals from the PG system to the member merchants. The PG system requests the financial organizations(50,60) to approve a transaction and transmits



the result of approval to the billing service provider system.

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; METHOD; BILL; PAY; CONTENT

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

**14/5/22 (Item 5 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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015166284 \*\*Image available\*\*

WPI Acc No: 2003-226812/200322

**Method and system for automatically calculating maintenance cost of equipment through Internet**

Patent Assignee: SK CORP (SKSK-N)

Inventor: BAEK B G; CHOI G T; JUN Y M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002085052	A	20021116	KR 200124308	A	20010504	200322 B

Priority Applications (No Type Date): KR 200124308 A 20010504

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2002085052	A		1	G06F-017/60	

Abstract (Basic): KR 2002085052 A

NOVELTY - A method and a system for automatically calculating the maintenance cost of an equipment through the Internet are provided to calculate and offer the man-hour and the maintenance cost fast and correctly by selecting a standard work item for the equipment specification and inputting the information of the equipment specification.

DETAILED DESCRIPTION - A client terminal(20) inputs the information for the equipment through the Internet. A maintenance cost calculation system(10) includes an operator server(11) providing a web site for calculating the maintenance cost of various kinds of equipments through the Internet and processing the information of the linked databases, an operator terminal(12), a client database(13), an equipment specification database(14), a job unit **cost** database(15) and a man-power database(16). A payment **service provider** (40) requests the payment of the **cost** calculated by the system to the **client** by connecting to an **Internet network** (30).

pp; 1 DwgNo 1/10

Title Terms: METHOD; SYSTEM; AUTOMATIC; CALCULATE; MAINTAIN; COST; EQUIPMENT; THROUGH

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

**14/5/23 (Item 6 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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015159698 \*\*Image available\*\*

WPI Acc No: 2003-220226/200321

XRPX Acc No: N03-175648

**Payment monitoring and managing method for delivery of online educational content, involves determining appropriate payments to multiple content sources, for usage of educational content**

Patent Assignee: INT BUSINESS MACHINES CORP (IBMC )  
Inventor: BOIES S J; GREY W; MOSKOWITZ P A; PICKOVER C A  
Number of Countries: 002 Number of Patents: 002  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020174041	A1	20021121	US 2001858702	A	20010516	200321 B
CA 2376336	A1	20021116	CA 2376336	A	20020312	200321

Priority Applications (No Type Date): US 2001858702 A 20010516

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020174041	A1		18	G06F-017/60	
CA 2376336	A1	E		G06F-017/60	

Abstract (Basic): US 20020174041 A1

NOVELTY - A fee schedule is applied for pricing an educational content whose usage by one or more student clients (108) is recorded. The appropriate payments to multiple content sources, are determined for the usage of educational content.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

(1) Computer program product for monitoring and managing payments for educational content; and

(2) Payments monitoring and managing system.

USE - For monitoring and managing payments for delivering educational content, paintings, pictures, books, songs, live performance, text, diagrams, recordings, video clips, etc., through computer network such as internet.

ADVANTAGE - Allows multiple users to access and accurately pay for educational content in a variety of usage and enables to reimburse the author, owner and supplier of the content accessed by the user.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of content server and **service provider** which provides **billing** and **network** delivery of content accessed by student **clients**.

Student clients (108)

pp; 18 DwgNo 3A/7

Title Terms: PAY; MONITOR; MANAGE; METHOD; DELIVER; EDUCATION; CONTENT;  
DETERMINE; APPROPRIATE; MULTIPLE; CONTENT; SOURCE; EDUCATION; CONTENT  
Derwent Class: T01; W04

International Patent Class (Main): G06F-017/60

File Segment: EPI

**14/5/24 (Item 7 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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015154357 \*\*Image available\*\*

WPI Acc No: 2003-214884/200321

XRPX Acc No: N03-171470

**Service provision system transmits certification information to network provider to charge for received user identification information and accordingly desired service is provided to user corresponding to user request**

Patent Assignee: HAYASHI T (HAYA-I); NAKAHARA Y (NAKA-I); XU X M (XUXM-I);  
YAMADA Y (YAMA-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2003006545	A	20030110	JP 2001183407	A	20010618	200321 B

Priority Applications (No Type Date): JP 2001183407 A 20010618

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2003006545	A	4	G06F-017/60	

Abstract (Basic): JP 2003006545 A

NOVELTY - The information concerning user's personal identification, is acquired based on which the certification information is transmitted to the **network** provider to charge for the received information. Based on the **billing** information output from the **network provider**, the desired **service** is provided to the respective **user**, in response to the service request received from the **user**.

USE - For providing desired service to user.

ADVANTAGE - Enables efficient provision of service to user maintaining safety without impairing user's efficiency.

DESCRIPTION OF DRAWING(S) - The figure shows the structure of service provision system. (Drawing includes non-English language text).

pp; 4 DwgNo 2/2

Title Terms: SERVICE; PROVISION; SYSTEM; TRANSMIT; CERTIFY; INFORMATION; NETWORK; CHARGE; RECEIVE; USER; IDENTIFY; INFORMATION; ACCORD; SERVICE; USER; CORRESPOND; USER; REQUEST

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/25 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015108681 \*\*Image available\*\*

WPI Acc No: 2003-169200/200317

XRPX Acc No: N03-133643

**Internet Protocol billing system, e.g. for mobile telephone, has user and server billing profiles, billing condition generation unit, authentication server and hand-off function**

Patent Assignee: FUJITSU LTD (FUJIT ); HAMASAKI C (HAMA-I); IGARASHI Y (IGAR-I); KAKEMIZU M (KAKE-I); TAKASE M (TAKA-I); TANIGUCHI H (TANI-I); WAKAMOTO M (WAKA-I)

Inventor: HAMASAKI C; IGARASHI Y; KAKEMIZU M; TAKASE M; TANIGUCHI H; WAKAMOTO M

Number of Countries: 027 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1265397	A2	20021211	EP 200212373	A	20020606	200317 B
US 20020188562	A1	20021212	US 2002162806	A	20020605	200317

Priority Applications (No Type Date): JP 2002142602 A 20020517; JP 2001172291 A 20010607; JP 200264671 A 20020311

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
EP 1265397	A2	E 145	H04L-012/14	

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): EP 1265397 A2

**NOVELTY - User Billing** Profiles (UBP) are stored in a UBP registration unit and **user** terminals. A **service provider** server's **billing** condition generation unit compares a specified **service** type's UBP to a **user** terminal's server **billing** profile (SBP) to generate **billing** conditions. An external **network** agent's **billing** condition setting unit sets the billing conditions in a billing unit. Billing processing for each user terminal is executed based on the billing conditions set.

**DETAILED DESCRIPTION -** A mobile node (11) issues a location registration request message including service request information. The device to receive the message (foreign (31) or home (21) agents), searches for the information and notifies the authentication (AAA) server, which extracts the UBP from a billing information database (BIDB) and transfers it to the service provider server (41), which compares the UBP with the SBP and determines billing conditions. Location registration reply processing sets the billing conditions in the network's billing engine (BEN), and billing processing is executed.

A hand-off function exchanges billing data with the BEN before and after a mobile node's hand-off and transmits billing conditions to the BEN of the destination network.

**INDEPENDENT CLAIMS** are included for

- (1) A billing condition determination server.
- (2) A mobile terminal in a billing system.
- (3) A router device in a billing system.
- (4) An edge node in a billing system.
- (5) A billing control node.
- (6) A service control node.
- (7) A proxy billing device.

**USE -** The billing system is used for mobile telephones.

**ADVANTAGE -** Price negotiation/billing condition setting can be executed by utilizing the location registration procedure of mobile **Internet** Protocol (IP). Permissible **billing** conditions are prepared for both the **user** and the **service provider**. Proxy **billing** within a **network** is enabled for fee-based **services**.

Application session information and billing information issued at the initial registration can be handed over when a terminal moves between base stations and hand-off occurs. Hand-over of billing conditions is generated dynamically through negotiation between the user and the service provider for continuation of service provision and billing. Fee negotiations are not interrupted, quality is maintained and billing continues under the same conditions.

Problems relating to necessary billing functions for the provision of additional services are resolved. Fee based additional services can be executed with a timing which does not require user awareness. The user does not have to be aware of a terminal's location registration.

**DESCRIPTION OF DRAWING(S) -** The drawing shows a network using the billing procedure.

Home network (1)  
External network (2)  
IP network (5)  
Mobile node (11)  
Home Agent (21)  
Foreign agent (31)  
Service provider server (41)  
pp; 145 DwgNo 2/95

Title Terms: PROTOCOL; BILL; SYSTEM; MOBILE; TELEPHONE; USER; SERVE; BILL; PROFILE; BILL; CONDITION; GENERATE; UNIT; AUTHENTICITY; SERVE; HAND; FUNCTION

Derwent Class: T01; W01  
International Patent Class (Main): **G06F-017/60** ; H04L-012/14  
International Patent Class (Additional): H04M-015/00  
File Segment: EPI

**14/5/26 (Item 9 from file: 350)**

DIALOG(R)File 350:Derwent WPIX  
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015103948 \*\*Image available\*\*  
WPI Acc No: 2003-164465/200316

**Method for packaging charged contents on internet**

Patent Assignee: PARK S D (PARK-I)  
Inventor: PARK S D

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002072776	A	20020918	KR 20029925	A	20020225	200316 B

Priority Applications (No Type Date): KR 20029925 A 20020225

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002072776	A	1	G06F-017/60	

Abstract (Basic): KR 2002072776 A

NOVELTY - A method for a packaging the charged contents on the **Internet** is provided to make a service **user** receive a plurality of contents at very lower **cost** than the case that the **service user** subscribes the contents **individually** by making a **service provider** provide a package integrating some kinds of the charged contents to a specific class.

DETAILED DESCRIPTION - The method comprises the steps of selecting a CP(Contents Provider) for providing the charged contents to the package service on the Internet(S10), classifying the contents from the selected CP into each service kind and each user level(S20), packaging the classified contents by a constant volume(S30), and providing the service if the package is set and generated(S40). The service provision comprises the steps of carrying out the certification of the connected user, judging that the connected user is the under age, providing the package for the under age in case of the under age, providing the package for the adult in case of the adult, and using the contents included to the provided package.

pp; 1 DwgNo 1/10

Title Terms: METHOD; PACKAGE; CHARGE; CONTENT

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

**14/5/27 (Item 10 from file: 350)**

DIALOG(R)File 350:Derwent WPIX  
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015047649 \*\*Image available\*\*  
WPI Acc No: 2003-108165/200310  
XRPX Acc No: N03-086687

Internet **service charges** billing **system terminates communication connection between** user **terminal and** service **provider , and stops** billing **of associated charges, when** billing **message is not received**

within preset time

Patent Assignee: NIPPON DENKI JOHO SERVICE KK (NIDE )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002352149	A	20021206	JP 2001158622	A	20010528	200310 B

Priority Applications (No Type Date): JP 2001158622 A 20010528

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2002352149	A	10	G06F-017/60	

Abstract (Basic): JP 2002352149 A

NOVELTY - A **service provider** (2) provides **internet services** to a **user** terminal (1) upon reception of a service request from the terminal. A point **billing** message is regularly transmitted to the provider for billing the charges associated with provision of services. When the message is not received by the provider within a predetermined interval, communication connection between the provider and the terminal is terminated, and billing is also stopped.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for internet service charges billing method.

USE - For billing charges associated with provision of internet services to user terminal.

ADVANTAGE - When the billing message is not received within a predetermined interval, the billing is stopped, so that the error associated with the billing when the user is unable to receive services due to network fault, are eliminated.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the internet service charges billing system. (Drawing includes non-English language text).

User terminal (1)

Service provider (2)

pp; 10 DwgNo 1/10

Title Terms: SERVICE; CHARGE; BILL; SYSTEM; TERMINATE; COMMUNICATE; CONNECT ; USER; TERMINAL; SERVICE; STOP; BILL; ASSOCIATE; CHARGE; BILL; MESSAGE; RECEIVE; PRESET; TIME

Derwent Class: T01; W01

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G06F-013/00; H04M-015/00

File Segment: EPI

**14/5/28 (Item 11 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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015042153 \*\*Image available\*\*

WPI Acc No: 2003-102669/200309

XRPX Acc No: N03-082024

**Certificate provision method for e-business, involves posting information of product on web page after verifying that claims of client providers, are true**

Patent Assignee: HONG S J (HONG-I); SCHOR M I (SCHO-I)

Inventor: HONG S J; SCHOR M I

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020147659	A1	20021010	US 2001828796	A	20010410	200309 B

Priority Applications (No Type Date): US 2001828796 A 20010410

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020147659	A1		5	G06F-017/60	

Abstract (Basic): US 20020147659 A1

NOVELTY - A **website** is established and maintained by a certification service. The certification **service** verifies the **claims** and obtains strict guarantees from the **client providers** whose **web** sites and products are listed in the established **website**. The information of the product is posted on the web page upon verification that the claims are true.

USE - For providing certificates used in e-business.

ADVANTAGE - The certificates are effectively provided to assure consumer about the quality and claims of products.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram illustrating the provision of certificate.

pp; 5 DwgNo 1/2

Title Terms: CERTIFY; PROVISION; METHOD; BUSINESS; POST; INFORMATION;

PRODUCT; WEB; PAGE; AFTER; VERIFICATION; CLAIM; CLIENT; TRUE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

**14/5/29 (Item 12 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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015011849 \*\*Image available\*\*

WPI Acc No: 2003-072366/200307

XRPX Acc No: N03-056543

**Information processor for internet bank account management, calculates amount of internet connection fees and pays to internet service provider from user's account**

Patent Assignee: SONY CORP (SONY )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002342667	A	20021129	JP 2001150889	A	20010521	200307 B

Priority Applications (No Type Date): JP 2001150889 A 20010521

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002342667	A		9	G06F-017/60	

Abstract (Basic): JP 2002342667 A

NOVELTY - The information processor calculates the amount of **internet** connection fees upon receiving **claim** of **internet** connection fees from **internet service provider** and the calculated amount is paid to the **internet service provider** from the **user's** account.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Information processing method;
- (2) Recorded medium storing information processing program; and
- (3) Information processing program.

USE - For internet bank account management.

ADVANTAGE - Enables user having net bank account to connect to internet free of cost.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart explaining a connection fees calculation processor. (Drawing includes non-English language text).

pp; 9 DwgNo 11/12

Title Terms: INFORMATION; PROCESSOR; BANK; ACCOUNT; MANAGEMENT; CALCULATE; AMOUNT; CONNECT; FEE; PAY; SERVICE; USER; ACCOUNT

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/30 (Item 13 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014980638 \*\*Image available\*\*

WPI Acc No: 2003-041153/200303

XRPX Acc No: N03-032250

**Method for paying for services provided by different service providers in a computer or telecommunications network, especially the Internet, via a customers home account rather than by use of micropayment or credit card systems**

Patent Assignee: SIEMENS AG (SIEI )

Inventor: KASTELEWICZ G; KIM P

Number of Countries: 023 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200293513	A2	20021121	WO 2002DE1543	A	20020422	200303 B
DE 10125052	A1	20021212	DE 1025052	A	20010514	200306

Priority Applications (No Type Date): DE 1025052 A 20010514

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200293513	A2	G	37	G07F-019/00	
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Designated States (National): BR CN JP US

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU

MC NL PT SE TR

DE 10125052	A1			G06F-017/60	
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Abstract (Basic): WO 200293513 A2

NOVELTY - According to the method when a user uses a service provided by a computer network other than his home network a bill is sent by the third party network to his home network with an identifying user number. The home network then uses the identifying user number to debit the appropriate user account by means of a billing message.

USE - Method for paying for services provided by different service providers in a computer and or telecommunications network, especially the Internet.

ADVANTAGE - Method provides an improved method for paying for services accessed via the **Internet** in which services are paid for by a **user** via a home account number with third **parties** transmitting **bills** to the **customers service provider** who then passes them onto the **customer**. In this way a micropayment or credit card system is not required.

DESCRIPTION OF DRAWING(S) - Figure shows a schematic view of an implementation of an inventive method.

pp; 37 DwgNo 1/6

Title Terms: METHOD; PAY; SERVICE; SERVICE; COMPUTER; TELECOMMUNICATION; NETWORK; CUSTOMER; HOME; ACCOUNT; CREDIT; CARD; SYSTEM

Derwent Class: T01; T05



International Patent Class (Main): G06F-017/60 ; G07F-019/00  
File Segment: EPI

14/5/31 (Item 14 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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014928061 \*\*Image available\*\*  
WPI Acc No: 2002-748768/200281

**Method for operating payment unit for web billing and withdrawal agency service**

Patent Assignee: KT CORP (KTKT-N)  
Inventor: BAEK G T; KWON Y S; YANG S M  
Number of Countries: 001 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002046767	A	20020621	KR 200077097	A	20001215	200281 B

Priority Applications (No Type Date): KR 200077097 A 20001215

**Patent Details:**

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002046767	A	1	G06F-017/60	

Abstract (Basic): KR 2002046767 A

NOVELTY - A method for operating a payment unit for a **web billing** and a withdrawal agency **service** is provided to enable a **subscriber** and a contents **provider** to use various payment systems conveniently and effectively when using a charged information system by constituting a hub having only a connection interface with respect to each payment system and supplying a unit for easily charging an electronic money.

DETAILED DESCRIPTION - A gateway judges whether a joining of a contents provider, a joining of a user, or a connection to the contents provider of a subscriber is requested. If a connection to the contents provider of a subscriber is requested, the gateway receives a contents provider connection request and checks whether the subscriber is registered. If the subscriber is registered, it is checked whether the contents provider is registered. If the contents provider is registered, it is checked whether the subscriber has electronic money or not(607). If the subscriber has electronic money, it is checked whether the contents provider may receive an electronic payment(611). If the contents provider may receive an electronic payment, it is checked whether the contents provider wishes to charge an account using a telephone number(617). If the contents provider wishes to charge an account using a telephone number, charging information is saved in a corresponding telephone number and a charging is performed(618). The subscriber is connected to the contents provider(619). Contents of the contents provider are transmitted to the subscriber(620), a charge thereof is paid(621), and using details are informed to the contents provider and the subscriber(622). An information rental fee except a commission is supplied to the contents provider(623).

pp; 1 DwgNo 1/10

Title Terms: METHOD; OPERATE; PAY; UNIT; WEB; BILL; WITHDRAW; AGENT; SERVICE

Derwent Class: T01

International Patent Class (Main): G06F-017/60  
File Segment: EPI

14/5/32 (Item 15 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014846843 \*\*Image available\*\*

WPI Acc No: 2002-667549/200271

Related WPI Acc No: 2002-479874; 2002-508261; 2002-528004; 2002-698883;  
2002-707207; 2003-017900; 2003-182540

XRPX Acc No: N02-528185

**Communication system for receiving and transmitting technological  
information via a network that has a licensing arrangement associated  
with the products**

Patent Assignee: ANOTO AB (ANOT-N)

Inventor: FAHRAEUS C; GROENHOLM M; LYNGGAARD S

Number of Countries: 099 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200275630	A1	20020926	WO 2002SE567	A	20020321	200271 B
SE 200102508	A	20030114	SE 20012508	A	20010713	200323

Priority Applications (No Type Date): SE 20012508 A 20010713; US 2001277285  
P 20010321; SE 20011240 A 20010406

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200275630 A1 E 41 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN  
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ  
OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA  
ZM ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

SE 200102508 A G06F-003/033

Abstract (Basic): WO 200275630 A1

NOVELTY - The communication system has a stylus (10) that sends  
coordinate data to the **service provider** (160) via the **network**  
(130). The technological **service provider** (160) uses the stylus  
information to access and verify account information of **individual**  
end **user** and to update **billing** and account information. If the  
stylus is provided with OCR capability it can transmit text  
information.

DETAILED DESCRIPTION - An independent claim is included for a  
method of offsetting costs

USE - To provide licensed subscribers with product information.

ADVANTAGE - Controls access to communications services

DESCRIPTION OF DRAWING(S) - Diagram showing flow of information in  
a network

Stylus (10)

Network (130)

Service provider (160)

pp; 41 DwgNo 3/5

Title Terms: COMMUNICATE; SYSTEM; RECEIVE; TRANSMIT; TECHNOLOGY;  
INFORMATION; NETWORK; ARRANGE; ASSOCIATE; PRODUCT

Derwent Class: T01; T04

International Patent Class (Main): G06F-003/033; **G06F-017/60**

International Patent Class (Additional): G06K-001/12; G06K-011/06

File Segment: EPI

14/5/33 (Item 16 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
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014819334 \*\*Image available\*\*  
WPI Acc No: 2002-640040/200269  
XRPX Acc No: N02-505944

**Advertising data providing method involves delivering advertising data to data terminal from provider device after customer management database has confirmed and authenticated data terminal**

Patent Assignee: MATSUSHITA DENKI SANGYO KK (MATU )  
Number of Countries: 001 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002230098	A	20020816	JP 200122995	A	20010131	200269 B

Priority Applications (No Type Date): JP 200122995 A 20010131

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2002230098	A	16	G06F-017/60	

Abstract (Basic): JP 2002230098 A

NOVELTY - The method involves delivering advertising data to a data terminal (104) from a provider device (106) after a customer management database has confirmed and authenticated the data terminal. The provider device is connected to the data terminal through a communication network (105) of a safe energy monitoring system.

DETAILED DESCRIPTION - The delivered advertising data are shown on the display unit of the data terminal. A service worker registers the advertising data into the provider device. A request for delivery of the advertising data is done through the data terminal. INDEPENDENT CLAIMS are included for the following:

- (a) the advertising data providing system;
  - (b) the data terminal;
  - (c) and the advertising data providing program.
- USE - Advertising data providing method.

ADVANTAGE - Ensures safe and monitored delivery of advertising data to requesting data terminal from **provider** device through **network** . Ensures improved efficiency and **service** in providing useful information to **customer** . **Cost** -effective with improved service provision.

DESCRIPTION OF DRAWING(S) - The figure shows the system block diagram of the advertising data providing method. Drawing includes non-English language text.

Data terminal (104)  
Communication network (105)  
Provider device (106)  
pp; 16 DwgNo 1/13

Title Terms: ADVERTISE; DATA; METHOD; DELIVER; ADVERTISE; DATA; DATA; TERMINAL; DEVICE; AFTER; CUSTOMER; MANAGEMENT; DATABASE; AUTHENTICITY; DATA; TERMINAL

Derwent Class: T01; W05

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G06F-013/00; G08B-021/16; G08B-025/04; G08B-025/08

File Segment: EPI

14/5/34 (Item 17 from file: 350)  
DIALOG(R) File 350:Derwent WPIX

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014797137 \*\*Image available\*\*

WPI Acc No: 2002-617843/200266

XRPX Acc No: N02-489027

**Legal advice providing method involves transmitting information to customer when code is received from customer through telephone line**

Patent Assignee: RETHERFORD M (RETH-I)

Inventor: RETHERFORD M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020082937	A1	20020627	US 2000749164	A	20001227	200266 B

Priority Applications (No Type Date): US 2000749164 A 20001227

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020082937	A1		17	G06F-017/60	

Abstract (Basic): US 20020082937 A1

NOVELTY - The customer **billing** information received through a global **network** , is associated with the customer code and stored in a **customer** database. Then the stored code is transmitted to the **customer** . The **service provider** provides **service** to the **customer** when the code is received from the **customer** through a telephone line.

USE - For providing legal advice.

ADVANTAGE - The professional information are provided to the customer based on their need in short time. Enables easy recovery of fees from the customer.

DESCRIPTION OF DRAWING(S) - The figure shows a flowchart illustrating the professional services providing method.

pp; 17 DwgNo 6A/7

Title Terms: LEGAL; ADVICE; METHOD; TRANSMIT; INFORMATION; CUSTOMER; CODE; RECEIVE; CUSTOMER; THROUGH; TELEPHONE; LINE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/35 (Item 18 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014789635 \*\*Image available\*\*

WPI Acc No: 2002-610341/200266

XRPX Acc No: N02-483333

**Billing method for multimedia networks where there are a number of service providers as well as the user with network costs and service costs , so that a real time message bill can be distributed via a message network**

Patent Assignee: SIEMENS AG (SIEI ); NAUER B (NAUE-I); PFOERTNER T (PFOE-I)

Inventor: NAUER B; PFOERTNER T

Number of Countries: 027 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1227449	A1	20020731	EP 2001102066	A	20010130	200266 B
US 20020161601	A1	20021031	US 200262151	A	20020130	200274

Priority Applications (No Type Date): EP 2001102066 A 20010130

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 1227449 A1 G 19 G07F-019/00

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI TR

US 20020161601 A1 G06F-017/60

Abstract (Basic): EP 1227449 A1

NOVELTY - Method for billing the use of a multimedia network, according to the associated cost factors amongst a number of operators and a user with an access device for using the network to undertake a transaction. Accordingly after the transaction, one or more participant operators and the user are sent a bill in real time showing two or more operators used and users via a message network.

USE - **Billing** method for multimedia **networks** where there are a number of **service providers** involved as well as the **user**.

ADVANTAGE - The inventive method provides a method for assigning costs between the various users of a multimedia network.

DESCRIPTION OF DRAWING(S) - (Drawing includes non-English language text). Figure shows an inventive billing mode.

pp; 19 DwgNo 3/5

Title Terms: BILL; METHOD; NETWORK; NUMBER; SERVICE; WELL; USER; NETWORK;  
COST; SERVICE; COST; SO; REAL; TIME; MESSAGE; BILL; CAN; DISTRIBUTE;  
MESSAGE; NETWORK

Derwent Class: T01; W01

International Patent Class (Main): **G06F-017/60** ; G07F-019/00

International Patent Class (Additional): H04M-015/00

File Segment: EPI

**14/5/36 (Item 19 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014762572 \*\*Image available\*\*

WPI Acc No: 2002-583276/200262

XRPX Acc No: N02-462636

**Internet based international trade management method involves transmitting filled order form which is generated based on products selected by user, to respective suppliers**

Patent Assignee: LIN A (LINA-I)

Inventor: LIN A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020091620	A1	20020711	US 2001894685	A	20010628	200262 B

Priority Applications (No Type Date): TW 2001100571 A 20010110

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 20020091620 A1 11 G06F-017/60

Abstract (Basic): US 20020091620 A1

NOVELTY - The server (108) hosting a trading website (106) generates an order form including product name, quality, unit price, total price in response to specific product and related specification selected by a user. The order form is filled by the user and transmitted back. The order form is transmitted to the respective supplier (110) by the server. The server transmits request to service provider e.g. shipping company (112) on selection by the user.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for international trade management system.

USE - For managing international trade through Internet.

ADVANTAGE - The server **automatically** contacts various **service providers** on selection by **user**, thus strain on **users** to separately connect to various **web** sites is removed. Various **cost** involved in trading is reduced as trade involves sending e-mails. The supplier is able to update information through Internet, hence increase his profit.

DESCRIPTION OF DRAWING(S) - The figure shows the functional block diagram of the trade management system.

Trading website (106)

Server (108)

Supplier (110)

Shipping company (112)

pp; 11 DwgNo 1/6

Title Terms: BASED; INTERNATIONAL; TRADE; MANAGEMENT; METHOD; TRANSMIT;  
FILLED; ORDER; FORM; GENERATE; BASED; PRODUCT; SELECT; USER; RESPECTIVE;  
SUPPLY

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

**14/5/37 (Item 20 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014735021 \*\*Image available\*\*

WPI Acc No: 2002-555725/200259

**Trading system and method of compensation coupon for weather**

Patent Assignee: WEATHERTRADE CO LTD (WEAT-N)

Inventor: CHOO S M; KANG I S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002015217	A	20020227	KR 200048408	A	20000821	200259 B

Priority Applications (No Type Date): KR 200048408 A 20000821

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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KR 2002015217	A		1	G06F-017/60	
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Abstract (Basic): KR 2002015217 A

NOVELTY - A trading system of a compensation coupon for weather is provided to distribute the dangers caused by weather and to compensate the damage caused by weather.

DETAILED DESCRIPTION - The system consists of an MC(Main Controller,120), an IS(Information System,130), a web server(110), a fire wall(150) and a transaction system(160). The IS includes an ISC(Information System Controller,131), a UDS(User Database Server,132), a PDS(Product Database Server,133) and a WIS(Weather information System,134). The weather compensation coupon trading system helps a **client** (2) access the **web** server via an ISP( **Internet Service Provider** ,200) and buy or trade a weather compensation coupon. The system processes a **cost** paying process for the weather compensation coupon by connecting with a common bank network(400). The MC controls the entire action of a system, and the web server provides various data to the client through a homepage. The ISC of the IS operates and controls the IS and sorts a proper product for the client.

The UDS manages the various trade data and portfolio data of the client, and the PDS manages all of the product data. The WIS manages the weather data, and the transaction system succeeds trades between clients. The result is saved in the IS via the MC and provided to the client.

pp; 1 DwgNo 1/10

Title Terms: TRADE; SYSTEM; METHOD; COMPENSATE; COUPON; WEATHER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/38 (Item 21 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014678338 \*\*Image available\*\*

WPI Acc No: 2002-499395/200253

XRPX Acc No: N02-395388

**Network terminal cost management device for online shopping service, shares cost of each terminal proportionally between ISP and ASPs, based on affinity ID that identifies combination of ISP and ASPs**

Patent Assignee: FUJITSU LTD (FUJIT ); KAWAI O (KAWA-I); MUNAKATA A (MUNA-I); NAKAMURA T (NAKA-I); OKAZAKI T (OKAZ-I); OKI H (OKIH-I); SANO S (SANO-I)

Inventor: KAWAI O; MUNAKATA A; NAKAMURA T; OKAZAKI T; OKI H; SANO S

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020052848	A1	20020502	US 2001811549	A	20010320	200253 B
JP 2002203100	A	20020719	JP 2001300881	A	20010928	200262

Priority Applications (No Type Date): JP 2000333645 A 20001031

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 20020052848	A1		18	G06F-017/60	
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JP 2002203100	A		16	G06F-017/60	
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Abstract (Basic): US 20020052848 A1

NOVELTY - A support server for **cost** management of **network** terminals, has a database that stores a **network** terminal ID, a **subscriber** ID, and an affinity ID which identifies combination type of **Internet service provider** (ISP) and application **service providers** (ASPs). The server proportionally shares the **cost** of each terminal between an ISP and ASPs based on the corresponding affinity ID.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Network cost management method;
- (2) Storage medium for storing network terminal cost management program.

USE - For managing cost of terminal device used for online shopping service.

ADVANTAGE - By managing the charges of several Internet service providers bearing the cost of terminal devices, changes in the shares of cost is adjusted easily even after the terminal devices are distributed to the subscribers. Hence, participation of new ISPs are facilitated, thereby reducing the cost share of each ISP.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart explaining the terminal device cost management between a network

terminal and a support server.  
pp; 18 DwgNo 7/13  
Title Terms: NETWORK; TERMINAL; COST; MANAGEMENT; DEVICE; SHOPPING; SERVICE  
; SHARE; COST; TERMINAL; PROPORTION; BASED; AFFINITY; ID; IDENTIFY;  
COMBINATION  
Derwent Class: T01  
International Patent Class (Main): **G06F-017/60**  
File Segment: EPI

**14/5/39 (Item 22 from file: 350)**  
DIALOG(R)File 350:Derwent WPIX  
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014658384 \*\*Image available\*\*  
WPI Acc No: 2002-479088/200251  
XRPX Acc No: N02-378350

**Centralized property management and/or call accounting service for use in hotel, involves using client network to generate call cost data and service provider network to generate call cost data**

Patent Assignee: ALCATEL (COGE ); ALCATEL ALSTHOM CIE GEN ELECTRICITE  
(COGE ); STEINER M R (STEI-I); WENGROVITZ M (WENG-I)

Inventor: STEINER M R; WENGROVITZ M

Number of Countries: 028 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020055879	A1	20020509	US 2000246990	A	20001109	200251 B
			US 2001815891	A	20010323	
EP 1206110	A2	20020515	EP 2001440373	A	20011105	200251
JP 2002199138	A	20020712	JP 2001329158	A	20011026	200261

Priority Applications (No Type Date): US 2000246990 P 20001109; US  
2001815891 A 20010323

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020055879	A1		13	G06F-017/60	Provisional application US 2000246990

EP 1206110 A2 E H04M-015/00

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI TR

JP 2002199138 A 40 H04M-015/34

Abstract (Basic): US 20020055879 A1

NOVELTY - The method involves using a **client network** to generate call parameter data, and a **service provider network** to generate call **cost** data. The call **cost** data is a function of the call parameter data. The service provider network may generate charge data for an account. The charge data is a function of the call cost data.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for an inter network for providing property management services.

USE - For managing check in and checkout of hotel patrons as well as bill patrons for various charges incurred during stay in hotel.

ADVANTAGE - Centralized property management and/or call accounting eliminates need for modifying or replacing existing private branch exchange unit at each hotel premise. Changes to call accounting and/or property management parameters can be performed from centralized site.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart of a telephone call charge processing and billing procedure.

pp; 13 DwgNo 3A/6

Title Terms: CENTRE; PROPERTIES; MANAGEMENT; CALL; ACCOUNT; SERVICE; HOTEL;



CLIENT; NETWORK; GENERATE; CALL; COST; DATA; SERVICE; NETWORK; GENERATE;  
CALL; COST; DATA  
Derwent Class: T01; W01  
International Patent Class (Main): **G06F-017/60** ; H04M-015/00; H04M-015/34  
International Patent Class (Additional): H04M-001/00; H04M-003/00;  
H04Q-003/62  
File Segment: EPI

**14/5/40 (Item 23 from file: 350)**  
DIALOG(R)File 350:Derwent WPIX  
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014638609 \*\*Image available\*\*  
WPI Acc No: 2002-459313/200249  
XRPX Acc No: N02-362403

Claim **consult method involves transmitting replay data from service provider terminal to consumer terminal through website system based on received claim issue data from consumer terminal**

Patent Assignee: NET GROOVE KK (NETG-N)  
Number of Countries: 001 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002133031	A	20020510	JP 2000320747	A	20001020	200249 B

Priority Applications (No Type Date): JP 2000320747 A 20001020

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2002133031	A	11	G06F-017/60	

Abstract (Basic): JP 2002133031 A

NOVELTY - A donor terminal equipment of a service provider is registered into a website system (1) through internet (2). The claim issue data about the goods or service needed, is transmitted from consumer terminal to donor terminal by the website system. The reply data from donor terminal is transmitted to consumer terminal through the website system, based on the received claim issue data.

USE - For providing goods or service to consumers.

ADVANTAGE - The issue of goods or service with respect to claim issue data is performed easily, rapidly and efficiently.

DESCRIPTION OF DRAWING(S) - The figure shows the network block diagram to implement claim consult method. (Drawing includes non-English language text).

Website system (1)

Internet (2)

pp; 11 DwgNo 1/7

Title Terms: CLAIM; METHOD; TRANSMIT; REPLAY; DATA; SERVICE; TERMINAL;  
CONSUME; TERMINAL; THROUGH; SYSTEM; BASED; RECEIVE; CLAIM; ISSUE; DATA;  
CONSUME; TERMINAL

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

**14/5/41 (Item 24 from file: 350)**  
DIALOG(R)File 350:Derwent WPIX  
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014633039 \*\*Image available\*\*  
WPI Acc No: 2002-453743/200248  
Related WPI Acc No: 1999-008989; 2000-070464; 2001-307736; 2001-407525;

2001-578915; 2002-238278; 2002-314580  
XRPX Acc No: N02-357829

**Distributed communication service system transmits information from access point to mobile unit, depending on identified previous transactions of user**

Patent Assignee: STEWART B B (STEW-I)

Inventor: STEWART B B

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020046090	A1	20020418	US 95470004	A	19950606	200248 B
			US 98186131	A	19981104	
			US 99382551	A	19990825	
			US 2001755650	A	20010105	

Priority Applications (No Type Date): US 95470004 A 19950606; US 98186131 A 19981104; US 99382551 A 19990825; US 2001755650 A 20010105

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020046090	A1		10	G01S-003/02	Cont of application US 95470004
					Cont of application US 98186131
					Div ex application US 99382551

Abstract (Basic): US 20020046090 A1

NOVELTY - The access point (10) receives the identification information indicating the user of detected mobile unit (5). The previous transactions of the user are identified, after detection. The access point transmits information depending on the previous transactions of the user, to mobile unit.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

(1) Method of providing advertisements to user of mobile units; and

(2) Method of using network access points to service mobile users.

USE - For using locations of wireless local area network access points (APs) to service mobile users of portable smart devices e.g. notebook computer, personal computer, PDA, etc.

ADVANTAGE - The identification code allows recognition of a user before providing access to system services, thereby providing a measure of security and service billing mechanism. Also users are allowed to make a contract for unlimited access for a fixed fee or for time billed access. Service usage records for billing and other purposes can be maintained in an **automated** database, so that users can be **billed** by a single entity that maintains the **network** of AP or **individually** by each **service provider**. Clocks in the **user**'s mobile device and event schedules can be updated **automatically** to correspond to the present time in the time zone where access point detecting the user's mobile unit is located.

DESCRIPTION OF DRAWING(S) - The figure shows the representation of geographical-based communication service system.

Mobile unit (5)

Access point (10)

pp; 10 DwgNo 1/2

Title Terms: DISTRIBUTE; COMMUNICATE; SERVICE; SYSTEM; TRANSMIT; INFORMATION; ACCESS; POINT; MOBILE; UNIT; DEPEND; IDENTIFY; TRANSACTION; USER

Derwent Class: T01; W01

International Patent Class (Main): G01S-003/02

International Patent Class (Additional): **G06F-017/60**

File Segment: EPI

14/5/42 (Item 25 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014606061 \*\*Image available\*\*

WPI Acc No: 2002-426765/200245

XRPX Acc No: N02-335567

**User-to-user payment service server has pay page module customizing pay page display with link generation module for customization of pay page for visitors**

Patent Assignee: AMAZON.COM HOLDINGS INC (AMAZ-N); BEZOS J P (BEZO-I); CAPLAN A (CAPL-I); LEBLANG J (LEBL-I); SCHOOLEY S (SCHO-I); SPIEGEL J R (SPIE-I); YOUNG F (YOUN-I)

Inventor: BEZOS J P; CAPLAN A; LEBLANG J; SCHOOLEY S; SPIEGEL J R; YOUNG F

Number of Countries: 097 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200237233	A2	20020510	WO 2001US49767	A	20011022	200245 B
AU 200234078	A	20020515	AU 200234078	A	20011022	200258
US 20020120567	A1	20020829	US 2000244357	A	20001030	200259
			US 2000251437	A	20001205	
			US 2001928977	A	20010813	
US 20020120568	A1	20020829	US 2000244357	A	20001030	200259
			US 2000251437	A	20001205	
			US 2001928982	A	20010813	
US 20020152163	A1	20021017	US 2000244357	A	20001030	200270
			US 2000251437	A	20001205	
			US 2001928970	A	20010813	

Priority Applications (No Type Date): US 2001928982 A 20010813; US 2000244357 P 20001030; US 2000251437 P 20001205; US 2001928970 A 20010813; US 2001928977 A 20010813

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200237233	A2	E	67	G06F-000/00	
Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW					
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
AU 200234078	A			G06F-000/00	Based on patent WO 200237233
US 20020120567	A1			G06F-017/60	Provisional application US 2000244357
US 20020120568	A1			G06F-017/60	Provisional application US 2000251437 Provisional application US 2000244357
US 20020152163	A1			G06F-017/60	Provisional application US 2000251437 Provisional application US 2000244357

Provisional application US 2000251437

Abstract (Basic): WO 200237233 A2

NOVELTY - Server has a pay page generation module, a payee-specific pay pages repository and a transaction module. The payees can specify suggested payment amounts, text and images to be displayed in their pay pages and a payment request module enables an e-mail to be sent with a link to the payee pay page. Pay pages are generated by pay page templates and a pay page display module customizes display of the pages in response to page requests from visitors.

DETAILED DESCRIPTION - Payees can generate a pay box with a display

object generated by an object server that customizes content. A link generation module generates a link and enables the payee to specify pay page customization parameters.

There are INDEPENDENT **CLAIMS** for (1) a method of effecting **network** based **user -to- user** payments, (2) a payments collection system, (3) a **service provider** site, (4) a system for providing fee-based access to content, (5) a method of providing single action payment functionality within a web page, (6) method of providing personalized content to web site visitors, (7) a content distribution system, (8) a method of controlling user access to content, (9) a method of providing payment-based access to a digital work.

USE - Server is for web-based payments.

DESCRIPTION OF DRAWING(S) - The figure shows the basic web site components used to implement the payment service.

pp; 67 DwgNo 2/28

Title Terms: USER; USER; PAY; SERVICE; SERVE; PAY; PAGE; MODULE;  
CUSTOMISATION; PAY; PAGE; DISPLAY; LINK; GENERATE; MODULE; CUSTOMISATION;  
PAY; PAGE; VISIT  
Derwent Class: T01; T05  
International Patent Class (Main): G06F-000/00; **G06F-017/60**  
File Segment: EPI

**14/5/43 (Item 26 from file: 350)**

DIALOG(R) File 350:Derwent WPIX  
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014604296 \*\*Image available\*\*  
WPI Acc No: 2002-425000/200245  
XRPX Acc No: N02-334142

**Internet-based computer system for multi-carrier and enterprise parcel shipping management, applies shipping policy rules collected from administrator to each shipping request created within enterprise**

Patent Assignee: BENNETT D A (BENN-I); BILIBIN P (BILI-I); DIETZ J M (DIET-I); GLAVIN D (GLAV-I); GOLDBABER L S (GOLD-I); HU S (HUSS-I); KRETT L E (KRET-I); LIU J (LIUJ-I); MCLAUGHLIN P R (MCLA-I); MENTZER C D (MENT-I); MEYER S (MEYE-I); SMITH W W (SMIT-I); TEGLOVIC S M (TEGL-I); WILLIAMS D F (WILL-I)

Inventor: BENNETT D A; BILIBIN P; DIETZ J M; GLAVIN D; GOLDBABER L S; HU S; KRETT L E; LIU J; MCLAUGHLIN P R; MENTZER C D; MEYER S; SMITH W W; TEGLOVIC S M; WILLIAMS D F

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020032573	A1	20020314	US 2000192723	P	20000327	200245 B
			US 2000193899	P	20000331	
			US 2001820377	A	20010327	

Priority Applications (No Type Date): US 2001820377 A 20010327; US 2000192723 P 20000327; US 2000193899 P 20000331

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020032573	A1	204	G06F-017/60	Provisional application	US 2000192723

Provisional application US 2000193899

Abstract (Basic): US 20020032573 A1

NOVELTY - The administrator of enterprise outputs the requested shipping policy rules to the user. The shipping policy rules are then applied to each parcel management request created within the enterprise.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for

data relationship structuring method.

USE - Used for online, Internet based multicarrier enterprise parcel shipping management, used by origination shippers, intermediary shippers, enterprise shippers, etc.

ADVANTAGE - The **total cost** of ownership is low since the system is provided with application **service provider** (ASP) for maintaining and providing inexpensive centralized maintenance of carriers and standard rates. High security is achieved because the shipping transaction information sent between the end users and system are encrypted.

DESCRIPTION OF DRAWING(S) - The figure shows the graphical representation of the computer system relationship.

pp; 204 DwgNo 1/67

Title Terms: BASED; COMPUTER; SYSTEM; MULTI; CARRY; PARCEL; SHIPPING; MANAGEMENT; APPLY; SHIPPING; RULE; COLLECT; ADMINISTER; SHIPPING; REQUEST

Derwent Class: T01; W01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

**14/5/44 (Item 27 from file: 350)**

DIALOG(R) File 350:Derwent WPIX

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014534586 \*\*Image available\*\*

WPI Acc No: 2002-355289/200239

XRPX Acc No: N02-279277

**Public fee payment method using portable terminal, outputs warning according to fee payment date issued by service provider, irrespective of demand output by customer**

Patent Assignee: WEB LOGIC KK (WEBL-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002007922	A	20020111	JP 2000190958	A	20000626	200239 B

Priority Applications (No Type Date): JP 2000190958 A 20000626

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002007922	A		17	G06F-017/60	

Abstract (Basic): JP 2002007922 A

NOVELTY - A service center (3) comprises a memory in which **bill** issue information and date of **bill** issue of every predetermined **customer** are stored. The center receives the information from the **service provider** (1) through a communication **network** (4). The center outputs warning to the **customer** (2), according to the payment date irrespective of demand output by the customer.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for fee payment system.

USE - For payment of fee using portable terminal e.g. for public fee such as gas, telephone, electricity, water and sewer services and broadcast.

ADVANTAGE - Provides efficient fee payment system, by eliminating paper bill problems.

DESCRIPTION OF DRAWING(S) - The figure shows the block flow diagram of the fee payment system. (Drawing includes non-English language text).

Service provider (1)

Customer (2)

Service center (3)  
Communication network (4)  
pp; 17 DwgNo 1/4  
Title Terms: PUBLIC; FEE; PAY; METHOD; PORTABLE; TERMINAL; OUTPUT; WARNING;  
ACCORD; FEE; PAY; DATE; ISSUE; SERVICE; IRRESPECTIVE; DEMAND; OUTPUT;  
CUSTOMER  
Derwent Class: T01  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

14/5/45 (Item 28 from file: 350)

DIALOG(R) File 350:Derwent WPIX  
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014511186 \*\*Image available\*\*  
WPI Acc No: 2002-331889/200237  
XRPX Acc No: N02-260611

**Supervision and support of customer services offered to contracted dwelling, by monitoring communication of server and terminal unit to judge if customer service is operating correctly**

Patent Assignee: MATSUSHITA ELECTRIC CORP AMERICA (MATU ); MATSUSHITA ELECTRIC WORKS LTD (MATW ); MISE T (MISE-I)

Inventor: MISE T

Number of Countries: 030 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1176568	A2	20020130	EP 2001112594	A	20010523	200237 B
CN 1335707	A	20020213	CN 2001115877	A	20010514	200237
JP 2002044079	A	20020208	JP 2000224497	A	20000725	200237
US 20020013723	A1	20020131	US 2001863023	A	20010523	200237
KR 2002009399	A	20020201	KR 200125790	A	20010511	200254

Priority Applications (No Type Date): JP 2000224497 A 20000725

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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EP 1176568	A2	E	15	G08B-025/08	
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI TR

CN 1335707	A			H04M-011/00	
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JP 2002044079	A		10	H04L-012/24	
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US 20020013723	A1			G06F-017/60	
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KR 2002009399	A			G06F-019/00	
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Abstract (Basic): EP 1176568 A2

NOVELTY - A supervisory server (3) receives access request from a communication server (2) of a service provider for a home information communication terminal unit (1) provided in the contracted dwelling. The access request is judged to allow the communication server to access the terminal unit when identifying its authentication, but to reject access to the terminal unit when not identifying its authentication.

DETAILED DESCRIPTION - The contracted dwelling is offered desired customer service through the terminal unit by executing a service application program which is provided in advance by the service provider and is installed into the terminal unit connected to an indoor network laid in the contracted dwelling. After allowing for access of the communication server to the terminal unit, the communication associated with the communication server and the terminal unit is monitored, to judge whether or not the customer service is operating correctly. If not, recovery procedure executed or service men

dispatched.

An **INDEPENDENT CLAIM** is also included for a system for supervising and supporting **customer** service offered to a contracted dwelling over a communication **network** by a **service provider**.

**USE** - For home network system. For supervising and supporting various customer services offered to contracted dwelling by service provider over communication network, such as the Internet.

**ADVANTAGE** - Allows contracted specific user to surely and safely receive customized service from various service providers over a communication network, under a more pleasant and multifarious communication network environment.

**DESCRIPTION OF DRAWING(S)** - The figure is a schematic diagram of a home network system.

Home information communication terminal unit (1)

Communication server (2)

Supervisory server (3)

pp; 15 DwgNo 1/5

Title Terms: SUPERVISION; SUPPORT; CUSTOMER; SERVICE; OFFER; CONTRACT; DWELL; MONITOR; COMMUNICATE; SERVE; TERMINAL; UNIT; JUDGEMENT; CUSTOMER; SERVICE; OPERATE; CORRECT

Derwent Class: T01; W05

International Patent Class (Main): **G06F-017/60** ; G06F-019/00; G08B-025/08; H04L-012/24; H04M-011/00

International Patent Class (Additional): G06F-013/00; G08B-025/04; H04B-017/00; H04L-012/26; H04M-003/42

File Segment: EPI

**14/5/46 (Item 29 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

014502865 \*\*Image available\*\*

WPI Acc No: 2002-323568/200236

XRPX Acc No: N02-253904

**Advertising device using non- billing service system, introduces Internet service provider to user , for specified timing and receives the information about service utilization expenses from Internet service provider**

Patent Assignee: UNIDEN CORP OF JAPAN (UNID-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002041951	A	20020208	JP 2000225556	A	20000726	200236 B

Priority Applications (No Type Date): JP 2000225556 A 20000726

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2002041951	A	9	G06F-017/60	

Abstract (Basic): JP 2002041951 A

**NOVELTY** - An introduction server of a non- **billing service** system, introduces an **Internet service provider** (ISP) (2) to **user** , for a specified timing for utilization of services. A management server receives the information about service utilization expenses of the user, from the ISP.

**DETAILED DESCRIPTION** - **INDEPENDENT CLAIMS** are also included for the following:

(a) Advertising method;

(b) Recorded medium storing advertising program

USE - Advertising device using non-billing service system for use by users of enterprise, university.

ADVANTAGE - The information about service utilization expenses of the user can be achieved reliably and easily for paying to the ISP efficiently.

DESCRIPTION OF DRAWING(S) - The figure shows a profile diagram of the non-billing service system. (Drawing includes non-English language text).

Internet service provider (2)

pp; 9 DwgNo 1/5

Title Terms: ADVERTISE; DEVICE; NON; BILL; SERVICE; SYSTEM; INTRODUCING; SERVICE; USER; SPECIFIED; TIME; RECEIVE; INFORMATION; SERVICE; UTILISE; EXPENSE; SERVICE

Derwent Class: T01; W05

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): H04L-012/54; H04L-012/58

File Segment: EPI

**14/5/47 (Item 30 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014436805 \*\*Image available\*\*

WPI Acc No: 2002-257508/200230

XRPX Acc No: N02-199345

**Method for providing group calls via Internet for charging users of tuition etc services by connecting customer to service provider through link and billing customer automatically based on time during which link to customer is maintained**

Patent Assignee: KEEN.COM (KEEN-N)

Inventor: FABER S; VAN DER LINDEN S

Number of Countries: 096 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200213110	A1	20020214	WO 2001US25103	A	20010809	200230 B
AU 200183270	A	20020218	AU 200183270	A	20010809	200244

Priority Applications (No Type Date): US 2000635506 A 20000809

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200213110 A1 E 69 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200183270 A G06F-017/60 Based on patent WO 200213110

Abstract (Basic): WO 200213110 A1

NOVELTY - A request from a **customer** is received to communicate with a **service provider** (SP) by connecting the **customer** to the SP through a link while another **customer** is coupled to the SP. The customers are **automatically billed** based on the time during which the link to him/her is maintained.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for:

- (a) a system for connecting several customers to a service provider
- (b) a machine readable medium

USE - In electronic commerce using digital and analog networks for



conducting group call communication sessions between customers and a service provider. A speech may be broadcast on a certain channel at a specific time while all buyers who would like to listen to this speech can pay a fee and gain access to the channel for an amount of time.

ADVANTAGE - Allows its effective use for tutoring or celebrity events by providing two-way communication in real time. A service provider can easily indicate to an audience whether the broadcast service is on or off without requirement for rigidly schedule.

DESCRIPTION OF DRAWING(S) - The drawing shows an embodiment of a process of participating in a group call from a customer point of view.

pp; 69 DwgNo 7a/13

Title Terms: METHOD; GROUP; CALL; CHARGE; USER; TUITION; SERVICE; CONNECT; CUSTOMER; SERVICE; THROUGH; LINK; BILL; CUSTOMER; AUTOMATIC; BASED; TIME; LINK; CUSTOMER; MAINTAIN

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/48 (Item 31 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014434714 \*\*Image available\*\*

WPI Acc No: 2002-255417/200230

XRPX Acc No: N02-197483

**Fee-based on - line consultation method for teachers, computer professionals, involves facilitating automatic billing of client and automatic payment of business service provider**

Patent Assignee: FAIR R W (FAIR-I); LAUTSCH J C (LAUT-I); RAMESH S (RAME-I); SMITH C B (SMIT-I); WEISMAN N E (WEIS-I); WORKS G S (WORK-I); CASTER D L (CAST-I); CHRISTOPHERSON J (CHRI-I); SARKELA J (SARK-I)

Inventor: FAIR R W; LAUTSCH J C; RAMESH S; SMITH C B; WEISMAN N E; WORKS G S; CASTER D L; CHRISTOPHERSON J; SARKELA J

Number of Countries: 095 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010056389	A1	20011227	US 2000192208	P	20000327	200230 B
			US 2001820271	A	20010327	
WO 200257984	A1	20020725	WO 2001US10113	A	20010327	200258
EP 1277144	A1	20030122	EP 2001920866	A	20010327	200308
			WO 2001US10113	A	20010327	

Priority Applications (No Type Date): US 2000192208 P 20000327; US 2001820271 A 20010327

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20010056389	A1	31	G06F-017/60	Provisional application	US 2000192208

WO 200257984 A1 E G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

EP 1277144 A1 E G06F-017/60 Based on patent WO 200257984

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): US 20010056389 A1

NOVELTY - A business relationship is formed between premium chat system and business **service providers** . Communication is established between business **service provider** and **clients** through **network** . Negotiation between business **service provider** and **clients** is facilitated for time-based consulting fee. **Automatic billing** of **client** and **automatic** payment of business **service provider** for the consultation is then facilitated.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for fee-based on-line consultation facilitating system.

USE - For providing services such as voice/audio/VOIP, multiparty audio conferencing, video, multiparty video conferencing, file transfer, language translation, currency conversion, co-browsing between business service providers or knowledge providers e.g. teachers, computer professionals, accountants, lawyers, real estate agents, etc., and clients, using devices such as desktop, palmtop, laptop computers, cellular telephones, pagers, wireless Internet access devices, Internet appliances and satellite network devices, kiosk's, portable medical monitoring and tracking devices and other network-enabled portable electronic devices.

ADVANTAGE - The entire conversation is directly transmitted between the client and the business service provider, without passing through the host systems, hence security is provided. Re-negotiation between business service provider and client is facilitated.

DESCRIPTION OF DRAWING(S) - The figure shows a flowchart for the business service provider sign-up process.

pp; 31 DwgNo 1/19

Title Terms: FEE; BASED; LINE; METHOD; TEACH; COMPUTER; FACILITATE;

AUTOMATIC; BILL; CLIENT; AUTOMATIC; PAY; BUSINESS; SERVICE

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

**14/5/49 (Item 32 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014419991 \*\*Image available\*\*

WPI Acc No: 2002-240694/200229

XRPX Acc No: N02-185844

**Monthly bill amount due minimizing method involves compiling database storing service plans and generating list of service bundles based on customer preferences**

Patent Assignee: EXPENSEADVISOR INC (EXPE-N)

Inventor: BALASUBRAMANYAM R; CURRIE S; HATFIELD P; RENGANATHAN S; RIDDLE R A; SRINIVASAN L

Number of Countries: 093 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200191020	A1	20011129	WO 2001US17157	A	20010525	200229 B
AU 200174986	A	20011203	AU 200174986	A	20010525	200229

Priority Applications (No Type Date): US 2000579003 A 20000525

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200191020 A1 E 100 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT

RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW  
AU 200174986 A G06F-017/60 Based on patent WO 200191020

Abstract (Basic): WO 200191020 A1

NOVELTY - Usage information derived from customer's bills are gathered. Customer preference data including geographical limitations, utility **provider** limitation and anticipated usage patterns, are received. A database storing several **service** plans is compiled. A list of **service** bundles optimizing **total** amount of due for all **bills**, is generated based on customer preferences and is communicated to customer for evaluation.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Customer usages comparison method;
- (b) Potential cost calculation method;
- (c) **Service** plans ranking method;
- (d) Monthly bill amount due minimizing apparatus;
- (e) Customer usages comparing apparatus;
- (f) Potential cost calculating apparatus;
- (g) Bill information parsing method

USE - For minimizing the **total** amount due for **bills** for **services** such as water, electricity, telephone, mobile phone, pager, beepers, mortgages, loans, online trading, groceries, credit cards etc.

ADVANTAGE - Generates a list of optimal cost plans satisfying customer preferences.

DESCRIPTION OF DRAWING(S) - The figure shows a flowchart of bill amount due minimizing process.

pp; 100 DwgNo 1/15

Title Terms: MONTH; BILL; AMOUNT; MINIMISE; METHOD; COMPILE; DATABASE; STORAGE; **SERVICE** ; PLAN; GENERATE; LIST; **SERVICE** ; BUNDLE; BASED; CUSTOMER

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/50 (Item 33 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014416867

WPI Acc No: 2002-237570/200229

XRPX Acc No: N02-182839

**Pay television service provision method involves issuing bill to subscribers at a billing time which depends on subscriber's rate of consumption of television services**

Patent Assignee: NAGRAVISION SA (NAGR-N); OSEN K (OSEN-I); SASSELLI M (SASS-I)

Inventor: OSEN K; SASSELLI M

Number of Countries: 026 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010027558	A1	20011004	US 2000194193	P	20000403	200229 B
			US 2001817517	A	20010326	
FR 2807178	A1	20011005	FR 20013804	A	20010321	200229
EP 1143727	A1	20011010	EP 2000810273	A	20000331	200229

Priority Applications (No Type Date): EP 2000810273 A 20000331  
Patent Details:  
Patent No Kind Lan Pg Main IPC Filing Notes  
US 20010027558 A1 5 H04N-007/16 Provisional application US 2000194193

FR 2807178 A1 G06F-017/60  
EP 1143727 A1 E H04N-007/16  
Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI

Abstract (Basic): US 20010027558 A1

NOVELTY - A credit limit is allocated to a **subscriber** upon initial subscription. An information is conveyed to a **service provider** by an **electronic** return channel at a time defined by a time criteria. A **bill** is issued to the subscriber at a billing time which depends on the subscriber's rate of consumption of television (TV) services.

USE - For providing pay television (TV) services for audiovisual events such as sports competition, science fiction movie, sitcom, cartoon and other shows, to subscribers.

ADVANTAGE - Since the billing time is varied depending on the consumption rate of the TV services, unnecessary high billing frequency for very low service consumption is avoided. Also, the marketing effect is improved by granting initial credit limit to subscriber upon his subscription.

pp; 5 DwgNo 0/0

Title Terms: PAY; TELEVISION; SERVICE; PROVISION; METHOD; ISSUE; BILL; SUBSCRIBER; BILL; TIME; DEPEND; SUBSCRIBER; RATE; CONSUME; TELEVISION; SERVICE

Derwent Class: T05; W02

International Patent Class (Main): G06F-017/60 ; H04N-007/16

File Segment: EPI

14/5/51 (Item 34 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014416727 \*\*Image available\*\*

WPI Acc No: 2002-237430/200229

Related WPI Acc No: 2001-656539

XRPX Acc No: N02-182699

**Computer connection system for internet, has charge amount calculation unit which calculates charge amount for user based on calculated line connection fee**

Patent Assignee: FREEBIT.COM KK (FREE-N); ISHIDA A (ISHI-I); KUSANO T (KUSA-I); SHIMIZU T (SHIM-I); TANAKA N (TANA-I)

Inventor: ISHIDA A; KUSANO T; SHIMIZU T; TANAKA N

Number of Countries: 002 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010025275	A1	20010927	US 2000735312	A	20001211	200229 B
JP 2002033856	A	20020131	JP 2000289142	A	20000922	200229
JP 2002033854	A	20020131	JP 2000288922	A	20000922	200229

Priority Applications (No Type Date): JP 2000289142 A 20000922; JP 200082562 A 20000323; JP 2000140966 A 20000512; JP 2000182692 A 20000619; JP 2000288922 A 20000922

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 20010025275 A1 30 H04K-001/00  
JP 2002033856 A 15 H04M-015/16  
JP 2002033854 A 13 H04M-015/00

Abstract (Basic): US 20010025275 A1

NOVELTY - A line connection fee calculation unit calculates a line connection fee for a line connection made by the user to an access point (AP) based on user signal source information, which is provided from a telephone company. A charge amount calculation unit calculates a charge amount for the user based on the calculated line connection fee.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Internet connection program product;
- (b) Network connection method;
- (c) Network connection management system

USE - For performing billing processing as well as providing users with network connection services using a collect call line.

ADVANTAGE - Since the charge amount for the user is calculated based on the line connection fee which is calculated according to user signal source information, flexible **billing** is charged to an **internet user** and eliminates an overvalued **internet** connection fee for **internet service provider**.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic structural view of computer connection system.

pp; 30 DwgNo 1/23

Title Terms: COMPUTER; CONNECT; SYSTEM; CHARGE; AMOUNT; CALCULATE; UNIT;

CALCULATE; CHARGE; AMOUNT; USER; BASED; CALCULATE; LINE; CONNECT; FEE

Derwent Class: T01; T05; W01

International Patent Class (Main): H04K-001/00; H04M-015/00; H04M-015/16

International Patent Class (Additional): G01R-011/56; G01R-021/133;

G06F-013/00; G06F-017/00; **G06F-017/60** ; H04L-009/00; H04M-011/00;

H04M-015/08

File Segment: EPI

**14/5/52 (Item 35 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014413841 \*\*Image available\*\*

WPI Acc No: 2002-234544/200229

**Method and system for calculating cost using bill collection card**

Patent Assignee: KIM M H (KIMM-I)

Inventor: KIM M H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001099355	A	20011109	KR 200158655	A	20010921	200229 B

Priority Applications (No Type Date): KR 200158655 A 20010921

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001099355	A	1	G06F-017/60	

Abstract (Basic): KR 2001099355 A

NOVELTY - A method and a system are provided to calculate a commodity cost by using a purchaser's credit card and a **provider**'s bill collection card.

DETAILED DESCRIPTION - A terminal(10) is provided at an agency or shop which receives commodities from a **provider**. A **service**

company(20) performs a **total** management of a **bill** collection card **service** . The **service** company(20) includes a server(21) for issuing a bill collection card and transmitting a dealing approval request and an approval result to a **provider** , a **provider** member store database(23) makes a **provider** 's member store number by credit card companies which is registered in a member store in a database form, and a **provider** bill collection card database for storing an issued bill collection card information. A plurality of issue/purchase companies(30) issue a credit card.

pp; 1 DwgNo 1/10

Title Terms: METHOD; SYSTEM; CALCULATE; COST; BILL; COLLECT; CARD

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

**14/5/53 (Item 36 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014384951 \*\*Image available\*\*

WPI Acc No: 2002-205654/200226

XRPX Acc No: N02-156623

**Message processing system for a bill payment and presentation system over a communication network uses a mainframe and switching system to coordinate routing of messages**

Patent Assignee: MASTERCARD INT INC (MAST-N)

Inventor: CONFORTI C; HOLTON M T; KINNUNEN C A; LEATHRUM P J; LOCK B D;

MILA P J; STARK J M; TRENDE R G

Number of Countries: 096 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200173584	A2	20011004	WO 2001US10075	A	20010329	200226 B
AU 200149588	A	20011008	AU 200149588	A	20010329	200226
US 20020049671	A1	20020425	US 2000192828	P	20000329	200233
			US 2000211813	P	20000614	
			US 2001821263	A	20010329	
EP 1301878	A2	20030416	EP 2001922829	A	20010329	200328
			WO 2001US10075	A	20010329	

Priority Applications (No Type Date): US 2000211813 P 20000614; US

2000192828 P 20000329; US 2001821263 A 20010329

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200173584 A2 E 20 G06F-017/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS  
JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL  
PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200149588 A G06F-017/00 Based on patent WO 200173584

US 20020049671 A1 G06F-017/60 Provisional application US 2000192828

Provisional application US 2000211813

EP 1301878 A2 E G06F-017/60 Based on patent WO 200173584

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): WO 200173584 A2

NOVELTY - Remote **bill** payment and presentation system (RPPS) has a switching system to allow **participants** to use industry standard open finance exchange servers and **clients** to communicate with **customer service providers** (CSP) and **bill service providers** (BSP) over an existing financial company **network** and **Internet** .

DETAILED DESCRIPTION - The RPPS parses a received message and performs standard validations, captures routing information and pertinent log data, re-bundles the message and delivers it to the intended recipient.

AN INDEPENDENT CLAIM is included for a method of electronically routing billing information over a communication network.

USE - Processing messages in a bill payment and presentation system.

DESCRIPTION OF DRAWING(S) - The drawing shows relationships between bill and customer service providers

Remote bill payment and presentation system (RPPS)

Customer and bill service providers (CSP,BSP)

pp; 20 DwgNo 2/5

Title Terms: MESSAGE; PROCESS; SYSTEM; BILL; PAY; PRESENT; SYSTEM; COMMUNICATE; NETWORK; MAINFRAME; SWITCH; SYSTEM; COORDINATE; ROUTE; MESSAGE

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/00; **G06F-017/60**

File Segment: EPI

**14/5/54 (Item 37 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014376137 \*\*Image available\*\*

WPI Acc No: 2002-196840/200226

XRPX Acc No: N02-149429

**Method for making appointments over the Internet in which a client connects to an Internet server to make an appointment which is then automatically updated in a database that can also be viewed by the service provider**

Patent Assignee: MENZEL C (MENZ-I)

Inventor: MENZEL C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
DE 10029354	A1	20011220	DE 1029354	A	20000615	200226 B

Priority Applications (No Type Date): DE 1029354 A 20000615

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
DE 10029354	A1	13	G07C-001/10	

Abstract (Basic): DE 10029354 A1

NOVELTY - Method in which a client makes an appointment over the Internet using a browser to access an Internet server. The appointment is made by the client selecting from the available time slots with the choice immediately transferred to the server from the browser, where it is stored in the server in one or more databases. The client receives an e-mail confirmation of his appointment.

DETAILED DESCRIPTION - An INDEPENDENT **CLAIM** is made for a computer system based on client server **network** architecture, preferably an **Internet** architecture, in which a **client** may make an appointment at a **service provider** .

USE - Internet based system in which a customer, client or patient can make his or her own appointment from the available times at a doctor's, dentist's, hairdresser, lawyer, garage, etc.

ADVANTAGE - A user can easily see which times are available and make a corresponding choice of appointment time. The service provider has his appointments automatically updated without any chance of an appointment not being recorded.

DESCRIPTION OF DRAWING(S) - (Drawing includes non-English language text). Figure shows a schematic view of the invention showing client and service provider computers connecting to an Internet server that contains an appointment database and appropriate web pages for client and service provider.

pp; 13 DwgNo 1/6

Title Terms: METHOD; CLIENT; CONNECT; SERVE; APPOINT; AUTOMATIC; UPDATE; DATABASE; CAN; VIEW; SERVICE

Derwent Class: T01

International Patent Class (Main): G07C-001/10

International Patent Class (Additional): G06F-017/30; **G06F-017/60**

File Segment: EPI

**14/5/55 (Item 38 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014375335 \*\*Image available\*\*

WPI Acc No: 2002-196038/200225

XRPX Acc No: N02-148893

**Internet based advertising system for placing an advertisement on the monitor of an Internet subscriber, uses an application set logic housed on a server to deliver a modified window adapted to pop up containing an advertisement**

Patent Assignee: KANTER A S (KANT-I)

Inventor: KANTER A S

Number of Countries: 096 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200211021	A1	20020207	WO 2001US23175	A	20010721	200225 B
US 20020032608	A1	20020314	US 2000222404	P	20000802	200225
			US 2001909643	A	20010720	
AU 200177969	A	20020213	AU 200177969	A	20010721	200238
EP 1314116	A1	20030528	EP 2001955919	A	20010721	200336
			WO 2001US23175	A	20010721	

Priority Applications (No Type Date): US 2001909643 A 20010720; US 2000222404 P 20000802

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200211021 A1 E 21 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

US 20020032608 A1 G06F-017/60 Provisional application US 2000222404

AU 200177969 A G06F-017/60 Based on patent WO 200211021

EP 1314116 A1 E G06F-017/60 Based on patent WO 200211021

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR



Abstract (Basic): WO 200211021 A1

NOVELTY - When a subscriber accesses the Internet through an Internet Service Provider (22), application logic set (12) stored on server (10) delivers a non-dismissible and temporary browser window (18) to display an advertisement (16) for a predetermined time. An additional user database (26) can be used to store user information and for computing and storing the user's advertisement viewing history.

DETAILED DESCRIPTION - An INDEPENDENT **CLAIM** is also included for a method for advertising to a **user** of an **Internet Service Provider**.

USE - For placing an advertisement on the monitor of an Internet subscriber, regardless of whether or not a browser window is open.

ADVANTAGE - By providing an advertisement on a non-dismissible and temporary window the system provides a marketing medium that delivers advertisements in a manner which does not detract from the viewer's system use, program use or Internet content, and which is much more receptive to the highly desirable viewer demographic, thus benefiting the Internet Service Provider, the advertiser and the advertisement viewer. The system allows medium and large-scale advertisers to place a message before a large, demographically qualified audience. The registered user database provides information on a user's advertisement viewing history which enables accurate tracking of ad impressions by viewer and allows compensation to be paid to viewer that have registered.

DESCRIPTION OF DRAWING(S) - The figure is a schematic representation of the various elements of a direct Internet advertising system.

Server ((12) Application logic set ((16) Advertisement ((18) Temporary browser window ((22) Internet Service Provider ((26) User database. (10)

pp; 21 DwgNo 1/4

Title Terms: BASED; ADVERTISE; SYSTEM; PLACE; ADVERTISE; MONITOR; SUBSCRIBER; APPLY; SET; LOGIC; HOUSE; SERVE; DELIVER; MODIFIED; WINDOW; ADAPT; POP; UP; CONTAIN; ADVERTISE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

**14/5/56 (Item 39 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014367324 \*\*Image available\*\*

WPI Acc No: 2002-188026/200224

XRPX Acc No: N02-142585

**Free Internet connection providing method for Internet radio system user, involves transmitting advertisements from advertisers for monetary compensation by Internet service provider, to user**

Patent Assignee: EMERSON H E (EMER-I); GEODE ELECTRONICS LLC (GEOD-N);

GERALD L M (GERA-I); GRYWALSKI W A (GRYW-I)

Inventor: EMERSON H E; GERALD L M; GRYWALSKI W A

Number of Countries: 087 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200150368	A1	20010712	WO 2000US16345	A	20000614	200224 B
AU 200056114	A	20010716	AU 200056114	A	20000614	200224
EP 1247220	A1	20021009	EP 2000941407	A	20000614	200267
			WO 2000US16345	A	20000614	

Priority Applications (No Type Date): US 2000477958 A 20000105

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200150368 A1 E 37 G06F-017/60

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU  
CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL  
TJ TM TR TT UA UG US UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200056114 A G06F-017/60 Based on patent WO 200150368

EP 1247220 A1 E G06F-017/60 Based on patent WO 200150368

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI

Abstract (Basic): WO 200150368 A1

NOVELTY - The no- **cost Internet** connection is created between an **Internet service provider** (13) and an **user** (18). The **Internet service provider** receives audible/visual advertisements (24) from advertisers (22) for monetary compensation (26) and transmits the advertisements to the user.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for revenue generating method by substituting replacement radio commercials in place of broadcast radio commercials.

USE - For providing free Internet connection to user of Internet radio system e.g. Surfer radio.

ADVANTAGE - Enables Internet hosting device to generate additional revenues and to target advertisements to its customers. Thus customers are provided with increased opportunity to receive information concerning services or products more suitable to their needs.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram explaining the free Internet connection providing method for Internet radio system user.

Internet service provider (13)

User (18)

Advertisers (22)

Audible/visual advertisements (24)

Monetary compensation (26)

pp; 37 DwgNo 1/4

Title Terms: FREE; CONNECT; METHOD; RADIO; SYSTEM; USER; TRANSMIT;  
ADVERTISE; MONEY; COMPENSATE; SERVICE; USER

Derwent Class: T01; W01; W02; W04

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): H04H-001/02; H04H-007/00

File Segment: EPI

**14/5/57 (Item 40 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014355474 **\*\*Image available\*\***

WPI Acc No: 2002-176175/200223

XRPX Acc No: N02-133757

**Fee payment system for online shopping in internet , receives consumer ID and service provider information from gateway and center servers, based on which billing information is registered in management servers**

Patent Assignee: MITSUBISHI ELECTRIC CORP (MITQ )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002015235	A	20020118	JP 2000197810	A	20000630	200223 B

Priority Applications (No Type Date): JP 2000197810 A 20000630

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2002015235	A	17	G06F-017/60	

Abstract (Basic): JP 2002015235 A

NOVELTY - The gateway server is connected to a center server (21) through a **network** , to receive **consumer** identification (ID) data. The **consumer** and **service provider** information provided by the center server through a management server (1), is collected in a database (22). The **billing** information is registered with respect to **consumer** ID and **service provider** , and is stored in the server (1).

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for fee payment method.

USE - For settlement of fees related to various services and online shopping using internet.

ADVANTAGE - Realizes safe payment due to effective management of secret information.

DESCRIPTION OF DRAWING(S) - The figure shows the fee payment system. (Drawing includes non-English language text).

Servers (1,21)

Database (22)

pp; 17 DwgNo 1/12

Title Terms: FEE; PAY; SYSTEM; SHOPPING; RECEIVE; CONSUME; ID; SERVICE; INFORMATION; GATEWAY; SERVE; BASED; BILL; INFORMATION; REGISTER; MANAGEMENT; SERVE

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G06F-015/00

File Segment: EPI

**14/5/58 (Item 41 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014345202 \*\*Image available\*\*

WPI Acc No: 2002-165905/200222

XRPX Acc No: N02-126676

**Method for provision of Internet sessions between a subscriber computer and an Internet service provider where checking is undertaken to see if advertising is displayed in low cost advertising financed subscription**

Patent Assignee: GIGABELL AG (GIGA-N)

Inventor: ZAWREL R

Number of Countries: 025 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1170682	A1	20020109	EP 2000114250	A	20000703	200222 B

Priority Applications (No Type Date): EP 2000114250 A 20000703

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
EP 1170682	A1	G	17 G06F-017/60	

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI

Abstract (Basic): EP 1170682 A1

NOVELTY - Method has the following steps: setting up of a user session, transfer to and display of advertising data on the user computer (12), protected testing to see if the advertising data has been displayed, and ending of the user session if testing indicates that the advertising data has not been displayed on the user computer.

DETAILED DESCRIPTION - The invention also relates to a server device set up to determine if connected users display advertising when connecting and computer software for carrying out testing.

USE - Provision of low **cost**, advertising financed, **Internet** connections or sessions, by **Internet service providers**, to **subscribers**.

ADVANTAGE - The invention ensures that users have to see advertising in order to receive discounted subscription.

DESCRIPTION OF DRAWING(S) - (Drawing includes non-English language text.) Figure shows a flow diagram of a method for testing to see if end users view advertising correctly.

pp; 17 DwgNo 4/9

Title Terms: METHOD; PROVISION; SESSION; SUBSCRIBER; COMPUTER; SERVICE; CHECK; ADVERTISE; DISPLAY; LOW; COST; ADVERTISE; SUBSCRIBER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/59 (Item 42 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014334590 \*\*Image available\*\*

WPI Acc No: 2002-155293/200221

XRPX Acc No: N02-118087

**Electronic bill payment method for e-commerce, involves executing money transfer order by debiting from customer account, after acknowledging electronic bill**

Patent Assignee: INT BUSINESS MACHINES CORP (IBMC ); HANSMANN U (HANS-I);

HENN H (HENN-I); MERK L (MERK-I); STOBERT T (STOB-I)

Inventor: HANSMANN U; HENN H; MERK L; STOBERT T

Number of Countries: 003 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
AU 200071757	A	20010705	AU 200071757	A	20001122	200221 B
US 20010016835	A1	20010823	US 2001752959	A	20010102	200221
CN 1302034	A	20010704	CN 2000135964	A	20001219	200221

Priority Applications (No Type Date): EP 99126170 A 19991230

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
AU 200071757	A		14	G06F-017/60	
US 20010016835	A1			G06F-017/60	
CN 1302034	A			G06F-017/60	

Abstract (Basic): AU 200071757 A

NOVELTY - A connection is established between customer (12) and service provider (14), via voice of cellular phone channel. An **electronic bill** is issued by **service provider** to **customer** via **service** channel, in response to purchase order from **customer** on acknowledging the **bill**, **customer** transmits money transfer order to payment provider (16) who in turn executes the order by debiting from **customer** account. A payment receipt is forwarded to **customer** and

**service provider .**

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a computer program product.

USE - For use in e-commerce.

ADVANTAGE - A secure payment method can be performed by cellular phone users without additional hardware infrastructure. Fast payment transaction is achieved, as **electronic bills** , money transfer orders and payment receipts are transmitted via **service** channel, when connection between **customer** and **service provider** is established via voice channel.

DESCRIPTION OF DRAWING(S) - The figure shows the telecommunication payment system.

Customer (12)

Service provider (14)

Payment provider (16)

pp; 14 DwgNo 1/2

Title Terms: ELECTRONIC; BILL; PAY; METHOD; EXECUTE; MONEY; TRANSFER; ORDER ; CUSTOMER; ACCOUNT; AFTER; ACKNOWLEDGE; ELECTRONIC; BILL

Derwent Class: T01; T05; W01

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G06F-019/00; H04Q-007/20

File Segment: EPI

**14/5/60 (Item 43 from file: 350)**

DIALOG(R) File 350:Derwent WPIX

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014316880

WPI Acc No: 2002-137582/200218

**Service method for linking internet user with real commerce using cyber money**

Patent Assignee: SEJONG SATELLITE BROADCASTING CO LTD (SEJO-N)

Inventor: KO I C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001084517	A	20010906	KR 20009613	A	20000226	200218 B

Priority Applications (No Type Date): KR 20009613 A 20000226

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001084517	A		G06F-017/60	

Abstract (Basic): KR 2001084517 A

NOVELTY - A **service** method for linking an Internet user with a commerce using cyber money is provided to enable an Internet user to use cyber money by enabling the user to pay fixed amount of money among the total amount to be paid to a **service provider** with cyber money.

DETAILED DESCRIPTION - An Internet businessman provides all sorts of games and chatting which require lots of Internet users. All sorts of **service providers** need public relations through the Internet and lots of customers. A general user connects to a site provided from the **Internet** businessman and obtains cyber money. In addition, the general **user** uses **services** in **member** stores of the **service providers** . The general **user** pays fixed amount of money among the **total cost** for the **services** in the **member** stores of the **service providers** with cyber money.

Dwg.0/0

Title Terms: **SERVICE** ; METHOD; LINK; USER; REAL; MONEY

Derwent Class: T01  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

14/5/61 (Item 44 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
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014205380 \*\*Image available\*\*  
WPI Acc No: 2002-026077/200203  
XRPX Acc No: N02-020108

**Insurance services system for claims processing over the Internet using a data center to communicating with customers , an insurance company and associated providers to pass claims information**

Patent Assignee: AUTOCARE ALLIANCE INC (AUTO-N); FREEDMAN J (FREE-I);  
VEITZER P (VEIT-I)

Inventor: FREEDMAN J; VEITZER P

Number of Countries: 095 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200180128	A2	20011025	WO 2001US12021	A	20010413	200203 B
US 20020002475	A1	20020103	US 2000196928	P	20000413	200207
			US 2001833074	A	20010412	
AU 200151589	A	20011030	AU 200151589	A	20010413	200219

Priority Applications (No Type Date): US 2001833074 A 20010412; US  
2000196928 P 20000413

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200180128 A2 E 82 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS  
JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL  
PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

US 20020002475 A1 G06F-017/60 Provisional application US 2000196928

AU 200151589 A G06F-017/60 Based on patent WO 200180128

Abstract (Basic): WO 200180128 A2

NOVELTY - **Customers** and insurance providers are connected over the **Internet** together with associated **providers** , e.g. in the case of car insurance, vehicle **repairers** . A software program is provided to manage insurance accounts, **claims** , underwriting, marketing and associated functions.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for a method of insurance claims management.

USE - Insurance accounts management and claims processing.

ADVANTAGE - Comprehensive system for managing insurance accounts.

Helps to speed up claims processing and reduce fraud.

DESCRIPTION OF DRAWING(S) - The drawing shows a flow diagram of the insurance process.

pp; 82 DwgNo 1/3

Title Terms: INSURANCE; SERVICE; SYSTEM; CLAIM; PROCESS; DATA; COMMUNICATE;  
CUSTOMER; INSURANCE; COMPANY; ASSOCIATE; PASS; CLAIM; INFORMATION

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/62 (Item 45 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014148574 \*\*Image available\*\*

WPI Acc No: 2001-632793/200173

XRPX Acc No: N01-472636

**Agency-based electric power dealing method for large scale factory, involves evaluating consignment cost in broker terminal and transmitting it to service consumer terminal along with provider data through network**

Patent Assignee: ITO TADASHI SHOJI KK (ITOT-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001243358	A	20010907	JP 200054407	A	20000225	200173 B

Priority Applications (No Type Date): JP 200054407 A 20000225

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001243358	A		14	G06F-017/60	

Abstract (Basic): JP 2001243358 A

NOVELTY - A broker terminal (10) has a processor (12) which receives sale information from **service provider** terminal (30) and demand data from **consumer** terminal (20) through a **network** (1). The processor computes the consignment **cost** from the received data and transmits consignment **cost** and **provider** data to the **service consumer** terminal.

USE - For dealing power management between provider and consumer in extra-high-voltage consumer such as large scale factory, departmental store, hotels, hospital, business establishment.

ADVANTAGE - Flexibility and compatibility in power management are realized, which maximizes utilization of electric energy effectively.

DESCRIPTION OF DRAWING(S) - The figure shows the agency-based power dealing system. (Drawing includes non-English language text).

Network (1)

Broker terminal (10)

Processor (12)

Consumer terminal (20)

Service provider terminal (30)

pp; 14 DwgNo 2/11

Title Terms: AGENT; BASED; ELECTRIC; POWER; DEAL; METHOD; SCALE; FACTORY;

EVALUATE; CONSIGNMENT; COST; TERMINAL; TRANSMIT; SERVICE; CONSUME;

TERMINAL; DATA; THROUGH; NETWORK

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/63 (Item 46 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014148532 \*\*Image available\*\*

WPI Acc No: 2001-632751/200173

XRPX Acc No: N01-472594

**Accounts settlement system for business trip of enterprise, indicates**

remaining payment amount as loan data to user computer, when credit card usage amount exceeds trip cost data

Patent Assignee: JCB KK (JCBJ-N); MATSUSHITA DENKI SANGYO KK (MATU ); TOYO JOHO SYSTEM KK (TOJO-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001243290	A	20010907	JP 200053344	A	20000229	200173 B

Priority Applications (No Type Date): JP 200053344 A 20000229

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2001243290	A	19	G06F-017/60	

Abstract (Basic): JP 2001243290 A

NOVELTY - A **service provider** computer (60) computes cost detailed data for business trip of an enterprise. A credit firm computer (65) connected to the computer (60), compares **cost** -detailed data and **total** credit card usage amount for each employee. When usage amount of an employee exceeds the cost data, the computer (65) indicates the remaining payment amount as loan data to user computer (69).

USE - For settling accounts of employees for business trip of an enterprise.

ADVANTAGE - Accounts settlement is performed reliably even if the credit card cannot be used.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic diagram of account settlement system. (Drawing includes non-English language text).

**Service provider** computer (60)

Computer (65)

User computer (69)

pp; 19 DwgNo 5/15

Title Terms: ACCOUNT; SETTLE; SYSTEM; BUSINESS; TRIP; INDICATE; REMAINING; PAY; AMOUNT; LOAN; DATA; USER; COMPUTER; CREDIT; CARD; AMOUNT; TRIP; COST ; DATA

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-019/00

File Segment: EPI

**14/5/64 (Item 47 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014114240 \*\*Image available\*\*

WPI Acc No: 2001-598452/200168

XRPX Acc No: N01-446322.

**Information access network system for electronic commerce, encrypts messages with different crypto keys and controls information access by the user based on decrypted messages**

Patent Assignee: CHECKFREE SERVICES CORP (CHEC-N); CHECKFREE CORP (CHEC-N)

Inventor: CHRISTIANSON A; GANESAN R; HOBDAK K; LEWIS M

Number of Countries: 031 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1111559	A2	20010627	EP 2000127893	A	20001220	200168 B
AU 200072401	A	20010628	AU 200072401	A	20001220	200168
CA 2329492	A1	20010623	CA 2329492	A	20001222	200168



ZA 200007489	A	20010725	ZA 200007489	A	20001214	200168
JP 2001257671	A	20010921	JP 2000393349	A	20001225	200170
NZ 508911	A	20020426	NZ 508911	A	20001215	200236

Priority Applications (No Type Date): US 99471490 A 19991223

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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EP 1111559	A2	E	24	G07F-019/00	
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI TR

AU 200072401	A		H04L-009/28
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CA 2329492	A1	E	H04L-009/14
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ZA 200007489	A	53	G06F-000/00
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JP 2001257671	A	27	H04L-009/14
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NZ 508911	A		H04L-009/00
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Abstract (Basic): EP 1111559 A2

NOVELTY - Messages encrypted with different crypto keys by network stations representing billers (110A-110C) and access portal (115), are combined and transmitted over the network. The combined messages are received and then transmitted by network device (105A) representing user. Access of information stored in the network by the user is controlled, based on component messages received and decrypted by the biller.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Electronic message creating method;
  - (b) Electronic message;
  - (c) Extended network universal resource locator
- USE - For electronic commerce.

ADVANTAGE - Protects integrity of universal resource locators which are used to access private information over the network. Allows request recipient to authenticate the requesting party and provides enhanced immutability.

DESCRIPTION OF DRAWING(S) - The figure shows message flowing between **user**, access portal, **service provider** and **biller** to request and present **bill** summary information through **network**.

Network device (105A)

Billers (110A-110C)

Access portal (115)

pp; 24 DwgNo 6/11

Title Terms: INFORMATION; ACCESS; NETWORK; SYSTEM; ELECTRONIC; MESSAGE; KEY ; CONTROL; INFORMATION; ACCESS; USER; BASED; MESSAGE

Derwent Class: T01; T05

International Patent Class (Main): G06F-000/00; G07F-019/00; H04L-009/00; H04L-009/14; H04L-009/28

International Patent Class (Additional): **G06F-017/60** ; G09C-001/00; H04L-009/30; H04L-009/32; H04L-012/54; H04L-029/06

File Segment: EPI

**14/5/65 (Item 48 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014081702 \*\*Image available\*\*

WPI Acc No: 2001-565916/200164

XRPX Acc No: N01-421414

**Automated bill payment system for paying bills by using web processing to interconnect clients, billers and financial institutions**

Patent Assignee: CTI COMTEL INC (CTIC-N)

Inventor: SENEZ R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 2300023	A1	20010825	CA 2300023	A	20000225	200164 B

Priority Applications (No Type Date): CA 2300023 A 20000225

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
CA 2300023	A1	E	26	G07F-019/00	

Abstract (Basic): CA 2300023 A1

NOVELTY - Automated bill payment system uses a primary processing server (12) which interconnects billers (14), clients (18) and financial institutions (16) and handles requests for billing crediting/debiting and requesting prior confirmation from the client. The processing server also has an integral database for customer and billing information.

DETAILED DESCRIPTION - **Biller** servers have an associated home page with a **client** computer to access through their local **Internet service provider**. At the home page of the **biller**, the **client** has access to his **billing** information by an alphanumeric code. The code and the details of the client are matched with the database prior to making a transaction through a financial institution.

An INDEPENDENT CLAIM has also been included for a method of viewing and paying bills over a network.

USE - Computerized bill payment system for use in a wire or wireless network using the world wide web.

ADVANTAGE - A fully automated bill payment system that requires no paper work for bill processing. It gives the billers the opportunity to use the system as a marketing tool. Instead of the client logging onto the biller's web site, the bill can also be presented with an e-mail. Communication between the computers uses HTML form using Secure Socket Layer (SSL) 128-bit encryption.

DESCRIPTION OF DRAWING(S) - The drawing shows a network diagram composed of the basic elements associated with an automated pay system.

- network (10)
- Clearing house (11)
- Processing server (12)
- Biller server (14)
- Financial institutions (16)
- Client computer (18)

pp; 26 DwgNo 1/5/5

Title Terms: AUTOMATIC; BILL; PAY; SYSTEM; PAY; BILL; WEB; PROCESS; INTERCONNECT; CLIENT; FINANCIAL; INSTITUTION

Derwent Class: T01; T05; W01

International Patent Class (Main): G07F-019/00

International Patent Class (Additional): **G06F-017/60** ; H04L-012/16

File Segment: EPI

**14/5/66 (Item 49 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

013997853 \*\*Image available\*\*

WPI Acc No: 2001-482068/200152

XRPX Acc No: N01-356776

**Automated satellite network pricing method involves using quote document spreadsheet to calculate customer quote data from data received from**

**input spreadsheet**

Patent Assignee: ELECTRONIC DATA SYSTEMS CORP (ELDA-N)

Inventor: HALL E P

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6216117	B1	20010410	US 98157640	A	19980921	200152 B

Priority Applications (No Type Date): US 98157640 A 19980921

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 6216117	B1	32	G06F-017/60	

Abstract (Basic): US 6216117 B1

NOVELTY - Equipment unit data, hub **service** data, hub equipment data and space segment data are received in an input spreadsheet. **Total costs** per unit network is calculated using unit costing spreadsheet. Financial data is calculated from data retrieved from input spreadsheet using technical infrastructure spreadsheet. Customer quote data is calculated from input spreadsheet using quote document spreadsheet.

DETAILED DESCRIPTION - Sizing input data representing the quantity of communication traffic on a network is received into a traffic sizing spreadsheet which is used to calculate sizing output data for the network. Hub equipment data, space segment data received from the sizing output data, hub **service** data, equipment data are input into an input spreadsheet. Cost input data representing the cost for each of a number of units of equipment and **service** associated with the network is received into a unit costing spreadsheet. The unit costing spreadsheet is used to calculate the **total costs** per unit of the network. An INDEPENDENT CLAIM is also included for computer-implemented network pricing system.

USE - For sizing and pricing data for satellite network using computer programmed with electronic spreadsheet software.

ADVANTAGE - Provides workbook of interconnected spreadsheets for use by a network **provider**. The workbook simplifies and standardizes the design, costing and quote process for satellite networks. Specialized models, tables and algorithms are integrated into the workbook. For shared hub networks, consistent and fair treatment of each customer is guaranteed by the use of an embedded shared usage algorithm. For a particular customer, the workbook is run with different parameters, so that customer intelligently compare network on the basis of their cost. The workbook provides various documents that suited for various aspects of the design and pricing process.

DESCRIPTION OF DRAWING(S) - The figure shows the method of using the workbook.

pp; 32 DwgNo 2/2

Title Terms: AUTOMATIC; SATELLITE; NETWORK; PRICE; METHOD; DOCUMENT;

CALCULATE; CUSTOMER; DATA; DATA; RECEIVE; INPUT

Derwent Class: T01; W01; W02

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/67 (Item 50 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

013882833 \*\*Image available\*\*

WPI Acc No: 2001-367046/200138

XRPX Acc No: N01-267840

**Network based human resources service portal apparatus for web-based professional service providers, manages and records transactions in external suppliers, recruiters, job and resume bulletin boards on web**

Patent Assignee: SDC COMPUTER SERVICES INC (SDCC-N)

Inventor: BEECHAN J; CARLSON G; LIVELY D

Number of Countries: 087 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200103034	A1	20010111	WO 2000US17948	A	20000629	200138 B
AU 200062020	A	20010122	AU 200062020	A	20000629	200138
EP 1198772	A1	20020424	EP 2000948541	A	20000629	200235
			WO 2000US17948	A	20000629	
JP 2003504733	W	20030204	WO 2000US17948	A	20000629	200320
			JP 2001508750	A	20000629	

Priority Applications (No Type Date): US 99142205 P 19990702

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200103034	A1	E	36	G06F-017/60	
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Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

AU 200062020	A			G06F-017/60	Based on patent WO 200103034
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EP 1198772	A1	E		G06F-017/60	Based on patent WO 200103034
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI

JP 2003504733	W		32	G06F-017/60	Based on patent WO 200103034
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Abstract (Basic): WO 200103034 A1

NOVELTY - Recruitment and jobs component computer program unit (20) manages and records transactions in the organizations with staff suppliers (62), external recruiters (64), external sub-tier vendors, other job and resource bulletin boards on the web, other web based professional service providers (90) and candidates and general public clients (100).

DETAILED DESCRIPTION - Service portal apparatus connected across the world wide web consists of contractor and supplier component computer program unit (10) for managing and recording transaction among **customer** companies (30), contractor employees (40), payroll **service providers** (50), **web**-based profession **service providers** (90) and the transactions between **customer** companies (30) and recruitment, job application and resume management system. An INDEPENDENT **CLAIM** is also included for multipurpose between resources service management method.

USE - For payroll service providers, relocation service providers, project management service providers, performance measurement service providers, workforce forecasting service providers, succession planning service providers and compensation management service providers.

ADVANTAGE - Enables to perform the functions of staffing, employment contract management, project management integrally and enables to perform process sharing applications with competitive outsourced service provision, thereby service providing cost is reduced. Eliminates duplication of data, information passing delays, obstructive and obscure interfaces by providing common access with well known web standards, thus simplifies user interactions and brings human resources information management into single, shared, well managed environment.

DESCRIPTION OF DRAWING(S) - The figure shows the general environment of service portal apparatus.

Contractor and supplier component computer program unit (10)

Recruitment and jobs component computer program unit (20)

Customer companies (30)

Contractor employees (40)

Payroll and professional service providers (50,90)

Staff suppliers (62)

External recruiters (64)

General public clients (100)

pp; 36 DwgNo 1/11

Title Terms: NETWORK; BASED; HUMAN; RESOURCE; SERVICE; PORTAL; APPARATUS;  
WEB; BASED; PROFESSIONAL; SERVICE; MANAGE; RECORD; TRANSACTION; EXTERNAL;  
SUPPLY; JOB; RESUME; BOARD; WEB

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/68 (Item 51 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013860582 \*\*Image available\*\*

WPI Acc No: 2001-344794/200137

XRPX Acc No: N01-249707

**Transmission cost display method for Internet and on-line services  
evaluates protocol element preceding data transmission for determining  
data volume and transmission route**

Patent Assignee: DETEMOBIL DEUT TELEKOM MOBILNET GMBH (DEBP )

Inventor: KELLER W

Number of Countries: 093 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
DE 19941461	A1	20010308	DE 1041461	A	19990831	200137 B
AU 200079015	A	20010326	AU 200079015	A	20000830	200137
WO 200117221	A2	20010308	WO 2000DE2969	A	20000830	200137
EP 1208670	A2	20020529	EP 2000969216	A	20000830	200243
			WO 2000DE2969	A	20000830	
CZ 200200760	A3	20020814	WO 2000DE2969	A	20000830	200263
			CZ 2002760	A	20000830	

Priority Applications (No Type Date): DE 1041461 A 19990831

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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DE 19941461	A1	6	H04L-012/14	
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AU 200079015	A		H04M-015/00	Based on patent WO 200117221
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WO 200117221	A2 G		H04M-015/00	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
CH CN CR CZ DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD  
SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

EP 1208670	A2 G		H04L-012/14	Based on patent WO 200117221
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI

CZ 200200760	A3		H04M-015/00	Based on patent WO 200117221
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Abstract (Basic): DE 19941461 A1

NOVELTY - The display method uses evaluation of a protocol element,

which is transmitted to the user (1) from the service and/or information provider (6) ahead of the data transmission, for determining the data volume and for identifying each of the transit nodes and/or communication networks (3,4,5) along the transmission path between the provider and the end user, so that the corresponding transmission cost can be calculated and displayed.

USE - The method is used for providing a **user** with a preventive or actual display of the transmission **costs** for **Internet** and **on-line services** offered by a **service** and/or information **provider**.

ADVANTAGE - The method allows the Internet user to determine the actual transmission cost of each Internet and on-line service.

DESCRIPTION OF DRAWING(S) - The figure shows a schematic representation of a typical Internet connection.

End user (1)

Transit nodes and/or communication networks (3,4,5)

Service and/or information provider (6)

pp; 6 DwgNo 1/2

Title Terms: TRANSMISSION; COST; DISPLAY; METHOD; LINE; SERVICE; EVALUATE; PROTOCOL; ELEMENT; PRECEDE; DATA; TRANSMISSION; DETERMINE; DATA; VOLUME; TRANSMISSION; ROUTE

Derwent Class: T01; T05; W01

International Patent Class (Main): H04L-012/14; H04M-015/00

International Patent Class (Additional): **G06F-017/60** ; G07F-007/10

File Segment: EPI

**14/5/69 (Item 52 from file: 350)**

DIALOG(R) File 350:Derwent WPIX

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013843653 \*\*Image available\*\*

WPI Acc No: 2001-327866/200134

XRPX Acc No: N01-235917

**Business method for e.g. services, involves convincing entity of identified property and using existing web based connectivity and new network, so that users submit orders for different services online**

Patent Assignee: EPRODUCTIVITY.COM INC (EPRO-N)

Inventor: SANDERS A M

Number of Countries: 091 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200115039	A1	20010301	WO 2000US22548	A	20000817	200134 B
AU 200067802	A	20010319	AU 200067802	A	20000817	200136

Priority Applications (No Type Date): US 99150014 P 19990820

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200115039 A1 E 32 G06F-017/60

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200067802 A G06F-017/60 Based on patent WO 200115039

Abstract (Basic): WO 200115039 A1

NOVELTY - Selling the value proposition of knowledge/business services in pooled manner to an entity in charge of identified property and convincing entity provide venue for service center using existing

**web** connectivity and new **network** so that **user** submit order to **service** center **online** . Partnering with **service** **providers** to provide **services** to **users** in **cost** effective manner.

DETAILED DESCRIPTION - A property housing large number of separate departments with appropriate population and infrastructure that justify setting-up of connected strategic outsourcing venue for services is identified. The value proposition of services is then sold of property for setting up service for pooling requirement of users and efficient fulfillment, processing and service delivery, using existing **web** based connectivity and new **network** so that **users** submit order for required **services** . Partnering with **individual** **service** **provider** for providing **service** in **cost** effective manner by pooling requirements of all **users** from multiple buildings so that experts from each service streams are engaged to ultimate responsibility for service delivery to users. Providing multiple services through flexible service combinations from service center and providing cost-management to users of multiple services in portfolio style and also providing outline billing, payment and transaction processing capability for multiple users, multiple services, multiple individual service providers simultaneously in real time and efficiently. INDEPENDENT CLAIMS are also included for the following:

- (a) Market niche identification methodology;
- (b) Web based processing system;
- (c) Service delivery and load balancing system

USE - E.g. e-services for technology-based service fulfillment, tracking and coordination for tenants/occupants of buildings.

ADVANTAGE - Since the requirement of tenant building occupants are pooled together and since individual service providers are efficiently linked, services of users are fulfilled based on knowledge service requirement of users. By identifying the correct property with cluster of sufficient potential end users, promotion of existing and new services are enabled.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart of business methodology.

pp; 32 DwgNo 1/10

Title Terms: BUSINESS; METHOD; SERVICE; ENTITY; IDENTIFY; PROPERTIES; EXIST ; WEB; BASED; CONNECT; NEW; NETWORK; SO; USER; SUBMIT; ORDER; SERVICE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/70 (Item 53 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013815382 \*\*Image available\*\*

WPI Acc No: 2001-299594/200131

XRPX Acc No: N01-214903

**Item purchasing method using anonymous source for payment in financial transaction system, involves allowing vendor to deduct amount less than or equal to amount in account, using account identification data**

Patent Assignee: SPENDCASH.COM INC (SPEN-N)

Inventor: REDDY B I; RICHELSON E J

Number of Countries: 091 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200067178	A2	20001109	WO 2000US11854	A	20000503	200131 B
AU 200046902	A	20001117	AU 200046902	A	20000503	200131

Priority Applications (No Type Date): US 99132385 P 19990504

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200067178 A2 E 44 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH  
CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE  
KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU  
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200046902 A G06F-017/60 Based on patent WO 200067178

Abstract (Basic): WO 200067178 A2

NOVELTY - An account identification data is provided to on-line debit account having a predetermined amount of money. A vendor (14) is allowed to deduct an amount less than or equal to the amount in the account, using the identification data.

DETAILED DESCRIPTION - The account is issued by opening the account using the identification on broker server which does not contain any information associated with the user. A request including amount of funds to be included in the account is received from a user. The reception of funds are verified and the account identification data is provided to the user, when the funds have been received. INDEPENDENT CLAIMS are also included for the following:

- (a) item selling method;
- (b) anonymous account issuing method for user and consumer;
- (c) transaction processing method between consumer and vendor;
- (d) transaction processing system between consumer and vendor;
- (e) item purchasing system;
- (f) data processing system

USE - For anonymously purchasing goods or services on internet, in financial transaction system such as banks using on-line sending business models such as cybercash, digicash, E-cash, netbill, millicent, first virtual moldings, E-change and using credit cards and bank issued debit cards.

ADVANTAGE - Provides consumers the ability to spend on-line easily, safely, anonymously, in small or large increments with no personal attachment to **internet service providers , billing , credit card** or banking institutions. Creates opportunity for **consumers** to purchase goods or services over the **internet** anonymously, without need for special software, special hardware, credit cards, bank accounts, home telephone, e-mail address, personal bills or billing address. Enables large number of existing and potential Internet consumers without requiring any changes to their current PC set-up or changes to the way in which consumers customarily behave and conduct business transactions.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of brokered anonymous internet payment system.

Vendor (14)

pp; 44 DwgNo 1A/12

Title Terms: ITEM; PURCHASE; METHOD; SOURCE; PAY; FINANCIAL; TRANSACTION;  
SYSTEM; ALLOW; VENDING; DEDUCT; AMOUNT; LESS; EQUAL; AMOUNT; ACCOUNT;  
ACCOUNT; IDENTIFY; DATA

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/71 (Item 54 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013815379      \*\*Image available\*\*

WPI Acc No: 2001-299591/200131

XRPX Acc No: N01-214900

**Electronic health care provider claims tracking and submission using Internet, by associating patient information with policy holder information, to allow health care provider to submit health care claims to computer**

Patent Assignee: ZIRMED.COM (ZIRM-N)

Inventor: FREEMAN J; SOSTARICH J

Number of Countries: 091    Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200067173	A1	20001109	WO 2000US11429	A	20000428	200131    B
AU 200044981	A	20001117	AU 200044981	A	20000428	200131

Priority Applications (No Type Date): US 99131869 P 19990430

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200067173	A1	E	44	G06F-017/60	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200044981	A			G06F-017/60	Based on patent WO 200067173
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Abstract (Basic): WO 200067173 A1

NOVELTY - The health care provider information received via open internet (16) from computer (12), is stored in computer system and utilized for defining a profile for provider. Policyholder information and patient information are received from provider. The patient information is associated with a responsible policyholder information, based on which provider submits health care claims for patients to computer system.

DETAILED DESCRIPTION - The health care provider information is received by allowing the provider to enter the information for several health care providers associated with profile, and by defining the capacity of each provider within the profile. The user profile is associated with a user identifier and password. The health care claims for each patient are electronically submitted to third party payment system responsible for payment of each claim.

USE - For tracking and submission of health care provider claims indicating information regarding patients, providers, insurance policy, facilities, referring and supervising physicians and payer information, through internet or other open computer network with standard internet web browser compatible software.

ADVANTAGE - Provides health care claims submission system to rely on open software architecture, and allows any entity or individual with internet browser to utilize the claims submission system. Avoids dedicated software tailored specifically towards health care claim submission on providers computer systems. The electronic submission increases the efficiency of service provided not only by provider but also by third party payers, and significantly reduces the turn around times between submission of claims and ultimate payment to the provider. Allows incorrectly entered claims to be corrected and resubmitted with relative ease.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic overview of the data flow and connectivity of submission system and its

procedures.

Computer (12)

Internet (16)

pp; 44 DwgNo 1a/18

Title Terms: ELECTRONIC; HEALTH; CARE; CLAIM; TRACK; ASSOCIATE; PATIENT;  
INFORMATION; HOLD; INFORMATION; ALLOW; HEALTH; CARE; SUBMIT; HEALTH; CARE  
; CLAIM; COMPUTER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/72 (Item 55 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013796949 \*\*Image available\*\*

WPI Acc No: 2001-281161/200129

Related WPI Acc No: 2000-023654

XRPX Acc No: N01-200476

**Computer based system for ordering a product over an Internet , uses a  
billing system comprising a plug-in component and a billing server  
component to automatically bill the consumer , via his/her telephone  
service provider**

Patent Assignee: ECHARGE CORP (ECHA-N)

Inventor: BEGG I M; DOMINGUEZ R; FLEMING G A; HAGMAN D W; HEINRICHS D N;

HUANG J; HUTCHISON R B; LINKLETTER P C; MAYDANIUK M T G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010001147	A1	20010510	US 9864797	A	19980422	200129 B
			US 99299156	A	19990422	
			US 2001755657	A	20010105	

Priority Applications (No Type Date): US 99299156 A 19990422; US 9864797 A  
19980422; US 2001755657 A 20010105

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20010001147	A1	50	G06F-017/60		CIP of application US 9864797 Cont of application US 99299156

Abstract (Basic): US 20010001147 A1

NOVELTY - Using the plug-in, the consumers computer establishes an Internet connection to the billing server and transfers product ID. In response the billing server provides a transaction ID for the order and encrypted product and telephone number for establishing a point-to-point connection between the billing server and consumers computer. Internet connection is broken and point-to point connection is established to complete the transaction.

USE - For use in networked systems, particularly, to allow a consumer to order goods, services and content from one or more computers connected to the Internet and to bill the consumer via his/her telephone service provider .

ADVANTAGE - By allowing the consumer to be billed by his/her telephone service provider, the system can operate without the need for transfer of credit card data or other sensitive information over the Internet.

DESCRIPTION OF DRAWING(S) - The figure is a diagram illustrating the actions taken in parallel by the consumer's computer and the billing server to order and supply good and/or service.

pp; 50 DwgNo 13/22

Title Terms: COMPUTER; BASED; SYSTEM; ORDER; PRODUCT; BILL; SYSTEM;  
COMPRISE; PLUG; COMPONENT; BILL; SERVE; COMPONENT; AUTOMATIC; BILL;  
CONSUME; TELEPHONE; SERVICE  
Derwent Class: T01; T05; W01  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

14/5/73 (Item 56 from file: 350)

DIALOG(R) File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

013733906 \*\*Image available\*\*  
WPI Acc No: 2001-218136/200122  
XRPX Acc No: N01-155523

Provision of electronic debit card compatible with existing network of credit cards involves dividing main account into sub-accounts one of which is provided with credit balance upon pre-payment from customer  
Patent Assignee: NAMESAFE.COM INC (NAME-N); GRILL J (GRIL-I); KOPPEL A (KOPP-I); OYAKAWA J (OYAK-I)

Inventor: GRILL J; KOPPEL A; OYAKAWA J  
Number of Countries: 093 Number of Patents: 003  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200103033	A1	20010111	WO 2000US17818	A	20000628	200122 B
AU 200062012	A	20010122	AU 200062012	A	20000628	200125
US 20020026418	A1	20020228	US 99346317	A	19990702	200220

Priority Applications (No Type Date): US 99346317 A 19990702

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200103033	A1	E	21	G06F-017/60	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH  
CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE  
KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO  
RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200062012	A	G06F-017/60	Based on patent WO 200103033
US 20020026418	A1	G06F-017/60	

Abstract (Basic): WO 200103033 A1

NOVELTY - A main account provided through a participating financial institution is divided into sub-accounts. One of the sub-accounts is provided with a credit balance upon receipt of a pre-payment from a customer, with the credit balance not exceeding the amount of pre-payment, to produce a pre-paid sub-account accessible by the customer and a designated third party by issuing an electronic debit card.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a system for providing an electronic debit card which is compatible with an existing network of credit cards.

USE - For providing anonymous, widely accepted electronic money for electronic commerce.

ADVANTAGE - Uses existing payment infrastructures rather than proprietary payment system or separate **billing** contract with each **internet service provider**. Provides a type of **electronic** cash for **persons** who do not have credit cards, which can be used anonymously, which can be used for small purchases particularly between individuals and whose susceptibility to fraud is limited to amount predetermined by user.

DESCRIPTION OF DRAWING(S) - The figure shows an overview of the interactions among four entities involved with the electronic debit card.

pp; 21 DwgNo 1/10

Title Terms: PROVISION; ELECTRONIC; DEBIT; CARD; COMPATIBLE; EXIST; NETWORK  
; CREDIT; CARD; DIVIDE; MAIN; ACCOUNT; SUB; ACCOUNT; ONE; CREDIT; BALANCE  
; PRE; PAY; CUSTOMER

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/74 (Item 57 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013674697 \*\*Image available\*\*

WPI Acc No: 2001-158909/200116

XRPX Acc No: N01-115813

**Rewards providing method for on-line commercial transaction using internet, involves maintaining database of registered credit card numbers and electronic offers to provide reward automatically to customer**

Patent Assignee: SHOPEXPERT.COM INC (SHOP-N)

Inventor: EGAN D M; EGAN T; HOM J T

Number of Countries: 092 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200062231	A1	20001019	WO 2000US9759	A	20000412	200116 B
AU 200043423	A	20001114	AU 200043423	A	20000412	200116

Priority Applications (No Type Date): US 2000129010 A 20000412; US 99129010  
P 19990413

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200062231	A1	E	19	G06F-017/60	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH  
CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE  
KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU  
SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200043423	A			G06F-017/60	Based on patent WO 200062231
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Abstract (Basic): WO 200062231 A1

NOVELTY - A database (66) has registered credit card numbers and electronic offers. When a customer clipped electronic offer by associating one or more of the registered card numbers with the offers, a reward is automatically provided to customer without further action by customer.

DETAILED DESCRIPTION - Offers promoting discounts for certain purchases is electronically published. When a customer uses a payment card which is a credit card to make a purchase to which electronic offer that the customer has virtually clipped applies, the customers credit card account is automatically credited. Points are added to the customers reward account automatically. The customer is provided with a gift certificate when the customer uses the credit card. The credit card numbers are registered using an interface. Credit card number are obtained from an **internet service provider** (44) having an interface for use by existing **customers**. **Electronic** confirmation of reward is provided to the customer. An INDEPENDENT **CLAIM** is also included for discount providing system.

USE - Used in on-line commercial transactions over internet enabling customers to purchase certain product from selected merchants.

ADVANTAGE - Provides easy tracking system that combines web site technologies and payment card interfaces to create a unique customer tracking system that supports click and mortar retail market. Allows for distribution of merchant offers of target groups of shoppers most likely to respond to offer across an increasingly expansive network of web sites.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of consumer tracking system.

Internet service provider (44)

Database (66)

pp; 19 DwgNo 2/13

Title Terms: REWARD; METHOD; LINE; COMMERCIAL; TRANSACTION; MAINTAIN; DATABASE; REGISTER; CREDIT; CARD; NUMBER; ELECTRONIC; OFFER; REWARD; AUTOMATIC; CUSTOMER

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/75 (Item 58 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

013588938 \*\*Image available\*\*

WPI Acc No: 2001-073145/200109

XRPX Acc No: N01-055531

**Electronic commerce system for use on public network, in which settling site is provided by settlement agent having contracts with user and service provider, and acts for payment concerning transactions between user and service provider**

Patent Assignee: HITACHI LTD (HITA )

Inventor: ISHIKAWA T; KOSUKEGAWA Y; MATSUOKA K; MIYAMOTO Y; TOSHIMA H

Number of Countries: 026 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1059597	A2	20001213	EP 2000111865	A	20000608	200109 B
JP 2000353194	A	20001219	JP 99164207	A	19990610	200115

Priority Applications (No Type Date): JP 99164207 A 19990610

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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EP 1059597	A2	E	23	G06F-017/60	
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI

JP 2000353194	A	15	G06F-017/60
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Abstract (Basic): EP 1059597 A2

NOVELTY - The electronic commerce system uses a public network, and includes an electronic commerce site (B') which provides an EC site server supplied by the service provider, and a communication server performing communication with a program provided by a settlement agent, acting for payment (C) and set to the user terminal.

DETAILED DESCRIPTION - The electronic commerce system is implemented on a public network (D) e.g. the Internet, and includes a user terminal (A') used by a user (A) for buying and receiving products or services. An electronic commerce (EC) site (B') is provided by the service provider (B) for browsing and ordering the products or services. A settling site (C') is provided by a settlement agent (C)

having contracts with the **user** (A) and **service provider** (B), and acts for payment concerning transactions between **user** (A) and **service provider** (B), and implements **online** application of **services** through the public **network**. The **user** terminal (A'), and EC (B') and settling (C') sites are interconnected by a public **network**. **INDEPENDENT CLAIMS** are included for; a method for doing e-commerce on **electronic** commerce site.

USE - Carrying out electronic commerce over a public network e.g. the Internet.

ADVANTAGE - Protects transaction process information against spoofing and pretending as a false service provider by a malicious third party. Uses a public network and improves protection against system leakage. Protects information against sniffer while using public network.

DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of an exemplary configuration of an electronic commerce system in accordance with an embodiment of the invention.

User (A)  
User terminal (A')  
Service provider (B)  
EC site (B')  
Settlement agent (C)  
Settling site (C')  
pp; 23 DwgNo 1/15

Title Terms: ELECTRONIC; SYSTEM; PUBLIC; NETWORK; SETTLE; SITE; SETTLE;  
AGENT; CONTRACT; USER; SERVICE; ACT; PAY; TRANSACTION; USER; SERVICE

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G06F-019/00; G09C-001/00;

H04L-012/56; H04M-011/00

File Segment: EPI

**14/5/76 (Item 59 from file: 350)**

DIALOG(R) File 350:Derwent WPIX

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013522457 \*\*Image available\*\*

WPI Acc No: 2001-006663/200101

XRPX Acc No: N01-004814

**Data and information transfer system for use between utility company and user, has monitor at customer's premises to display information transmitted by utility provider and keyboard to transmit customer's response**

Patent Assignee: KASHTI A (KASH-I); KASHTI A D (KASH-I)

Inventor: KASHTI A D; KASHTI A

Number of Countries: 088 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200051094	A1	20000831	WO 2000GB657	A	20000224	200101 B
AU 200026840	A	20000914	AU 200026840	A	20000224	200101
GB 2362472	A	20011121	WO 2000GB657	A	20000224	200201
			GB 200118486	A	20010730	
US 20020046197	A1	20020418	US 2001682357	A	20010824	200228

Priority Applications (No Type Date): GB 994316 A 19990226

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200051094 A1 E 29 G08C-017/02

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN

CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI  
SK SL TJ TM TR TT UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200026840 A G08C-017/02 Based on patent WO 200051094

GB 2362472 A G08C-017/02 Based on patent WO 200051094

US 20020046197 A1 G06F-017/60

Abstract (Basic): WO 200051094 A1

NOVELTY - Information transmitted by utility provider is displayed on monitor, home PC, TV at customer's premises. Customer's response is transmitted through a keyboard, in response to received information.

USE - For providing various **services** to **customer** e.g. resident of premises from utility **providers** to implement/support metering facilities for consumption of electricity, gas, water, telephone **billing**, **Internet** usage, etc.

ADVANTAGE - Since utility provider can offer range of services to the customer, the need to provide additional leaflets is eliminated. Since the system is simple to user, the need of user to require knowledge in computing and computer operation is eliminated.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic diagram of data and information transfer system.

pp; 29 DwgNo 1/6

Title Terms: DATA; INFORMATION; TRANSFER; SYSTEM; UTILISE; COMPANY; USER; MONITOR; CUSTOMER; PREMISES; DISPLAY; INFORMATION; TRANSMIT; UTILISE; KEYBOARD; TRANSMIT; CUSTOMER; RESPOND

Derwent Class: S01; S02; T01; T05; W05; X12

International Patent Class (Main): G06F-017/60 ; G08C-017/02

File Segment: EPI

14/5/77 (Item 60 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013499883 \*\*Image available\*\*

WPI Acc No: 2000-671824/200065

XRPX Acc No: N00-497991

**Computerized payment transaction apparatus for tendering payment to creditor in remote site, has creditor computer that receives creditor report from host processor to process credit collection data**

Patent Assignee: MERSKY M (MERS-I); MERSKY R (MERS-I)

Inventor: MERSKY M; MERSKY R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6119106	A	20000912	US 97979777	A	19971126	200065 B

Priority Applications (No Type Date): US 97979777 A 19971126

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 6119106	A	20	G06F-017/60	

Abstract (Basic): US 6119106 A

NOVELTY - A creditor computer (8) in each creditor site (14), receives a creditor report associated with a host processor (6) to process the creditor collection data and update corresponding customer account balances based on the customer payments tendered at a remote site.

DETAILED DESCRIPTION - An agent computer (4) is provided in each

agent site (10) to process the payments tendered at a remote site. A transmitter sends the payment data to a **service provider** site. The host computer receives the accumulated **customer** payments. An **INDEPENDENT CLAIM** is also included for a **computerized** payment transaction method.

USE - For tendering payment to creditor e.g. utility company, bank, credit card company, department store, in remote site. Also for purchasing e.g. money orders, telephone prepaid card.

ADVANTAGE - Facilitates customer payment to remote site. Does not require customer authorization, registration or prearranged payment transaction to creditor. Reduces payment processing costs. Enables combined payment transaction for many customers.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of a computerized payment transaction system.

Agent computer (4)  
Host processor (6)  
Creditor computer (8)  
Agent site (10)  
Creditor site (14)  
pp; 20 DwgNo 1/13

Title Terms: PAY; TRANSACTION; APPARATUS; PAY; REMOTE; SITE; COMPUTER;  
RECEIVE; REPORT; HOST; PROCESSOR; PROCESS; CREDIT; COLLECT; DATA  
Derwent Class: T01; T05  
International Patent Class (Main): **G06F-017/60**  
File Segment: EPI

**14/5/78 (Item 61 from file: 350)**

DIALOG(R) File 350:Derwent WPIX  
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013445929 \*\*Image available\*\*  
WPI Acc No: 2000-617872/200059  
XRPX Acc No: N00-457790

**Communication service change request processing system has server to compare billing number and address of customer and receive order data and document facsimile from client and outputs request to service provider**

Patent Assignee: EXCEL COMMUNICATIONS INC (EXCE-N)

Inventor: LEONARD T J

Number of Countries: 090 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6085171	A	20000704	US 99245786	A	19990205	200059 B
AU 200034798	A	20000825	AU 200034798	A	20000201	200059
WO 200046691	A2	20000810	WO 2000US2598	A	20000201	200059
GB 2363651	A	20020102	WO 2000US2598	A	20000201	200203
			GB 200121451	A	20010905	

Priority Applications (No Type Date): US 99245786 A 19990205

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 6085171	A		26	G06F-017/60	
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AU 200034798	A			G06F-017/00	Based on patent WO 200046691
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WO 200046691	A2 E			G06F-017/00	
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Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN  
CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE  
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

GB 2363651	A			G06F-017/60	Based on patent WO 200046691
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Abstract (Basic): US 6085171 A

NOVELTY - A client (10) receives service change request along with order data and document facsimile corresponding to customer (230). A server (4) coupled to the client via internet (30) verifies the billing address and number of the customer using a third party verifier (80) and then receives order data and facsimile from the client. The server forwards the request to the service provider (210) of the customer.

DETAILED DESCRIPTION - The document facsimile comprises authorization document affixed with signature of the customer. The request is directed from the **client** through a gateway (180) and communication **network** (200) to the **service provider** accessed by local exchange carriers. INDEPENDENT **CLAIMS** are also included for the following:

- (a) service change request processing method;
- (b) service change request processing apparatus

USE - For processing request for changing communication services such as pre-subscribed interexchange carrier service, call waiting, call forwarding service, internet access, data, video-on-demand service and other services.

ADVANTAGE - By the electronic submission of order data and document facsimile through internet, the orders are communicated quickly and accurately. Verification of customer using third party verifier, during request reception enables quicker service.

DESCRIPTION OF DRAWING(S) - The figure shows the model view of the service change request processing system.

Server (4)  
client (10)  
Internet (30)  
Verifier (80)  
Gateway (180)  
Communication network (200)  
Provider (210)  
Customer (230)

pp; 26 DwgNo 1/5

Title Terms: COMMUNICATE; SERVICE; CHANGE; REQUEST; PROCESS; SYSTEM; SERVE; COMPARE; BILL; NUMBER; ADDRESS; CUSTOMER; RECEIVE; ORDER; DATA; DOCUMENT; FACSIMILE; CLIENT; OUTPUT; REQUEST; SERVICE

Derwent Class: T01; W01

International Patent Class (Main): G06F-017/00; **G06F-017/60**

File Segment: EPI

**14/5/79 (Item 62 from file: 350)**

DIALOG(R) File 350:Derwent WPIX

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013441128 \*\*Image available\*\*

WPI Acc No: 2000-613071/200059

Related WPI Acc No: 2000-588750

XRPX Acc No: N00-454192

**Telecommunications network method for authorizing service provided by third party service provider, comprises making connection to subscriber to obtain authorization and authorizing associated service to be billed**

Patent Assignee: NORTEL NETWORKS CORP (NELE )

Inventor: BOUFFARD C C; WITTE C J; SHANNON J P

Number of Countries: 026 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
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EP 1014671 A2 20000628 EP 99310530 A 19991223 200059 B  
AU 9965454 A 20000629 AU 9965454 A 19991223 200059

Priority Applications (No Type Date): US 99368932 A 19990805; US 98219813 A 19981223

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 1014671 A2 E 33 H04M-015/00

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI

AU 9965454 A G06F-017/60

Abstract (Basic): EP 1014671 A2

NOVELTY - The method comprises the steps of making a connection to the subscriber (140), the connection being associated with the service, to obtain an authorization from the subscriber for an amount corresponding to the associated service to be billed by the network billing system (130), and authorizing the associated service to be provided if the subscriber authorizes the billing.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(1) apparatus for use with a telecommunications **network** for authorizing a **service** provided by third **party service provider** to a **subscriber** of the telecommunications **network**, the **network** having an associated **subscriber billing** system, arranged to **bill** the **subscriber** and capable of crediting or debiting the **service provider** for **services** authorized by the **subscriber**.

(2) a **billing** system for a telecommunications **network**, for **billing** a **subscriber** to the telecommunications **network**, the **billing** relating to a **service** provided by a third **party service provider** coupled to the **network**.

USE - Using a telecommunications network for authorizing a service provided by third party service provider to a subscriber of the telecommunications network.

ADVANTAGE - Having the authorizing call made to the subscriber (rather than having the subscriber make the call) makes it easier for the provider to handle large scale operations.

It is easier for a subscriber to answer a connection than to make one

It enables telemarketing of services to be combined with authorization of payment for the services in the same connection.

A consequence of making it easier to use an existing billing system of a telecommunications network, for paying for service provision, is that it becomes more economical to levy small charges for high volumes of small transactions.

DESCRIPTION OF DRAWING(S) - The figure shows a schematic diagram indicating a sequence of some of the operations of the elements.

Network billing system (130)

Subscriber (140)

pp; 33 DwgNo 2/14

Title Terms: TELECOMMUNICATION; NETWORK; METHOD; SERVICE; THIRD; PARTY;

SERVICE; COMPRISE; CONNECT; SUBSCRIBER; OBTAIN; ASSOCIATE; SERVICE; BILL

Derwent Class: W01

International Patent Class (Main): G06F-017/60 ; H04M-015/00

File Segment: EPI

14/5/80 (Item 63 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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013342724 \*\*Image available\*\*  
WPI Acc No: 2000-514663/200046  
XRPX Acc No: N00-380402

**Accounting data routing system for use in Internet, includes electronic  
billing exchange which permits customer service providers to  
access any billing service provider to obtain billing information**

Patent Assignee: CHASE MANHATTAN BANK (CHAS-N)

Inventor: BRACO R A; FEINBERG L A; FELIX J Y; LAWTON K V; MACARTHUR C;  
RYKOWSKY W

Number of Countries: 090 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200042551	A2	20000720	WO 2000US624	A	20000111	200046 B
AU 200025004	A	20000801	AU 200025004	A	20000111	200054
CN 1343338	A	20020403	CN 2000804971	A	20000111	200247
EP 1224582	A2	20020724	EP 2000903227	A	20000111	200256
			WO 2000US624	A	20000111	
JP 2003502721	W	20030121	JP 2000594058	A	20000111	200308
			WO 2000US624	A	20000111	

Priority Applications (No Type Date): US 99241043 A 19990201; US 99115925 P  
19990114

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200042551 A2 E 37 G06F-017/60

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN  
CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE  
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200025004 A G06F-017/60 Based on patent WO 200042551

CN 1343338 A G06F-017/60

EP 1224582 A2 E G06F-017/60 Based on patent WO 200042551

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI  
LU MC NL PT SE

JP 2003502721 W 35 G06F-017/60 Based on patent WO 200042551

Abstract (Basic): WO 200042551 A2

NOVELTY - **Billing** service providers (12,22) and customer service  
providers (14,24) communicate about data from respective **billing**  
**parties** (16) to **customers** (18). An **electronic billing** exchange  
(50) communicates with the **service providers** to enable access of  
the **billing service providers** by any of the **customer service**  
**providers**.

DETAILED DESCRIPTION - The exchange stores directory which is  
operable to provide index for linking **billing** and **customer service**  
**providers**. The directory includes **user** identifier, **user** name,  
**user customer service** contact information, account payment  
information, **user** routing and account presentment information and  
remittance information. An INDEPENDENT **CLAIM** is also included for  
routing **electronic** account data.

USE - For routing accounting data from service providers e.g.  
telephone, utility, food, credit service providers, bank to customers.  
Also for routing financial information such as credit history, invoices  
and/or trade transactions, marketing information such as unique

customer information, financial security information, government related information, medical information, insurance account information, airline ticket scheduling information purchasing data and other business information through Internet.

ADVANTAGE - As billing exchange enables access of any billing party by any customer, money settlement is performed quickly by the customers.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of electronic billing system.

Billing service providers (12,22)  
Customer service providers (14,24)  
Billing party (16)  
Customer (18)  
Electronic billing exchange (50)  
pp; 37 DwgNo 2/6

Title Terms: ACCOUNT; DATA; ROUTE; SYSTEM; ELECTRONIC; BILL; EXCHANGE; PERMIT; CUSTOMER; SERVICE; ACCESS; BILL; SERVICE; OBTAIN; BILL; INFORMATION

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-013/00; G07F-019/00

File Segment: EPI

14/5/81 (Item 64 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013318578

WPI Acc No: 2000-490517/200043

XRPX Acc No: N00-364036

**Method of billing for services especially those which can be called up from the Internet**

Patent Assignee: HEERING T (HEER-I)

Inventor: HEERING T

Number of Countries: 086 Number of Patents: 012

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200033557	A1	20000608	WO 99DE3771	A	19991129	200043	B
DE 19854860	A1	20000615	DE 1054860	A	19981127	200043	
AU 200018570	A	20000619	AU 200018570	A	19991129	200044	
EP 1147654	A1	20011024	EP 99962092	A	19991129	200171	
			WO 99DE3771	A	19991129		
DE 19982580	T	20011108	DE 1082580	A	19991129	200174	
			WO 99DE3771	A	19991129		
CZ 200101869	A3	20020116	WO 99DE3771	A	19991129	200215	
			CZ 20011869	A	19991129		
HU 200104134	A2	20020228	WO 99DE3771	A	19991129	200223	
			HU 20014134	A	19991129		
CN 1328743	A	20011226	CN 99813769	A	19991129	200227	
DE 29924333	U1	20020926	DE 99U2024333	U	19991129	200271	
			EP 99962092	A	19991129		
DE 29924335	U1	20020926	DE 99U2024335	U	19991129	200271	
			EP 99962092	A	19991129		
JP 2002532019	W	20020924	WO 99DE3771	A	19991129	200278	
			JP 2000586082	A	19991129		
EP 1147654	B1	20030416	EP 99962092	A	19991129	200328	
			WO 99DE3771	A	19991129		

Priority Applications (No Type Date): DE 1054860 A 19981127

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200033557	A1	G	19	H04M-015/00	
Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW					
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW					
DE 19854860	A1			H04L-012/14	
AU 200018570	A				Based on patent WO 200033557
EP 1147654	A1	G		H04M-015/00	Based on patent WO 200033557
Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					
DE 19982580	T			H04M-015/00	Based on patent WO 200033557
CZ 200101869	A3			H04M-015/00	Based on patent WO 200033557
HU 200104134	A2			H04M-015/00	Based on patent WO 200033557
CN 1328743	A			H04M-015/00	
DE 29924333	U1			H04M-015/00	Application no. EP 99962092
DE 29924335	U1			G06F-017/60	Application no. EP 99962092
JP 2002532019	W		17	H04M-011/00	Based on patent WO 200033557
EP 1147654	B1	G		H04M-015/00	Based on patent WO 200033557
Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE					

Abstract (Basic): WO 200033557 A1

NOVELTY - A method of **billing** for services provided over the **Internet** involving transmitting the telephone number of a chargeable premium rate telecommunication connection from the **service provider** to the **service customer** is new.

DETAILED DESCRIPTION - A method of **billing** for services provided over the **Internet** involves transmitting the telephone number of a chargeable premium rate telecommunication connection from the **service provider** to the **service customer**. The provision of the **service** to the **service** connection is monitored from the **service provider** side. The **service** provided is **billed** via the **service** connection. The requested service is then made available from the side of the service provider. A computer can recognize the transmitted call number of the service connection and can automatically dial it. The data paths of the service connection and of the actual Internet data line are separated in the Internet.

USE - For automatically billing for chargeable services provided over the Internet.

ADVANTAGE - The service is immediately billed, before being provided to the customer.

pp; 19 DwgNo 0/7

Title Terms: METHOD; BILL; SERVICE; CAN; CALL; UP

Derwent Class: T05; W01

International Patent Class (Main): **G06F-017/60** ; H04L-012/14; H04M-011/00; H04M-015/00

International Patent Class (Additional): G07F-007/10; H04L-012/16

File Segment: EPI

14/5/82 (Item 65 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013199718 \*\*Image available\*\*

WPI Acc No: 2000-371591/200032

XRPX Acc No: N00-278616

**Information-providing system**

Patent Assignee: SONY CORP (SONY )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2000123083	A	20000428	JP 98293828	A	19981015	200032 B

Priority Applications (No Type Date): JP 98293828 A 19981015

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2000123083	A	64	G06F-017/60	

Abstract (Basic): JP 2000123083 A

NOVELTY - A contents provider (2) transmits a handling object and the encrypted information to a service provider (3). The handling object, encrypted information, and a price information are transmitted by the **service provider** to a **user home network** (5). The handling object and a **billing** information including the price information are transmitted by the user home network to EMD service center (1).

DETAILED DESCRIPTION - Based on the handling object and the billing information, the EMD service center performs inaccurate detection.

INDEPENDENT CLAIMS are also included for the following:

(a) an information-providing procedure;

(b) and a provision medium.

USE - For providing encrypted information, such as music.

ADVANTAGE - Enables detection of cheating, such as modification of information on price attachment with person with legitimate key.

DESCRIPTION OF DRAWING(S) - The figure shows a block diagram of the information-providing system.

EMD service center (1)

Contents provider (2)

Service provider (3)

User home network (5)

pp; 64 DwgNo 1/52

Title Terms: INFORMATION; SYSTEM

Derwent Class: P85; T01; W01

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G06F-013/00; G09C-001/00;

G09C-005/00; H04L-012/54; H04L-012/58

File Segment: EPI; EngPI

**14/5/83 (Item 66 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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013166820 \*\*Image available\*\*

WPI Acc No: 2000-338693/200029

XRPX Acc No: N00-254229

**Automatic customer earned reward calculating system in credit card companies, generates calculated equity credit information in the form of equity stock, based on service providers equity interest**

Patent Assignee: OWNX INC (OWNX-N); KOLOSKI R S (KOLO-I)

Inventor: HAKIM P D; PALCIC P M

Number of Countries: 089 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200014665	A1	20000316	WO 99US19927	A	19990831	200029 B
AU 200022513	A	20000327	AU 200022513	A	19990831	200032
EP 1116152	A1	20010718	EP 99968730	A	19990831	200142

			WO 99US19927	A	19990831	
US 20030004809	A1	20030102	US 9898954	P	19980903	200305
			US 99280212	A	19990329	
			US 2002226899	A	20020823	

Priority Applications (No Type Date): US 99280212 A 19990329; US 9898954 P 19980903; US 2002226899 A 20020823

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200014665	A1	E	52	G06F-017/60	
Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZA ZW					
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW					
AU 200022513	A			G06F-017/60	Based on patent WO 200014665
EP 1116152	A1	E		G06F-017/60	Based on patent WO 200014665
Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE					
US 20030004809	A1			G06F-017/60	Provisional application US 9898954

Cont of application US 99280212

Abstract (Basic): WO 200014665 A1

NOVELTY - The processor coupled to software program generates calculated equity credit information in the form of equity stock, corresponding to purchase transaction and payment completion signals, equity conversion and redemption rules, based on service providers equity interest. The equity credit information indicates equity stock earned by customer for purchase made through purchase transaction.

DETAILED DESCRIPTION - A merchant interface (300) receives, verifies and records customers access and purchase transaction information. After completion of purchase transaction and payment, a signal is generated. A unit (400) stores equity credit calculation, equity conversion and redemption rules of merchant, retailer, manufacturer and **service provider**. An **INDEPENDENT CLAIM** is also included for **automatic customer** earned equity stock calculating method.

USE - In credit card companies, in consumer services and products such as consumer utility services, gas and electric, in consumer communication services such as telephone services, cable services and Internet services using electronic commerce.

ADVANTAGE - Since the system includes Internet functionalities such as e-mail, access to search engines, personal productivity tools, news and other valuable content, the assigns web sight will be powerful marketing advertising medium for the participating merchant companies. Thus valuable consumer data can be provided.

DESCRIPTION OF DRAWING(S) - The figure shows the overview of automatic customer earned reward calculating system.

Merchant interface (300)

Unit (400)

pp; 52 DwgNo 1/20

Title Terms: AUTOMATIC; CUSTOMER; REWARD; CALCULATE; SYSTEM; CREDIT; CARD; COMPANY; GENERATE; CALCULATE; CREDIT; INFORMATION; FORM; STOCK; BASED; SERVICE; INTEREST

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/84 (Item 67 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
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012565308 \*\*Image available\*\*  
WPI Acc No: 1999-371414/199931  
Related WPI Acc No: 1998-481397  
XRPX Acc No: N99-276925

**Real time subscriber billing system for subscriber location in  
unstructured communication network**

Patent Assignee: BLOCK R S (BLOC-I); BLOCK PATENT CORP (BLOC-N); BLOCK  
PATENTS INC (BLOC-N)

Inventor: BLOCK R S

Number of Countries: 083 Number of Patents: 007

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9930262	A1	19990617	WO 98US26199	A	19981209	199931 B
AU 9918134	A	19990628	AU 9918134	A	19981209	199946
US 5960416	A	19990928	US 97806387	A	19970227	199947
			US 97987549	A	19971209	
EP 1038249	A1	20000927	EP 98963022	A	19981209	200048
			WO 98US26199	A	19981209	
CN 1290374	A	20010404	CN 98813539	A	19981209	200140
KR 2001032934	A	20010425	KR 2000706278	A	20000609	200164
JP 2001526474	W	20011218	WO 98US26199	A	19981209	200203
			JP 2000524748	A	19981209	

Priority Applications (No Type Date): US 97987549 A 19971209; US 97806387 A  
19970227

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 9930262	A1	E	94	G06F-017/60	
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Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU  
CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LK  
LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9918134	A			G06F-017/60	Based on patent WO 9930262
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US 5960416	A			G06F-017/60	CIP of application US 97806387
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EP 1038249	A1	E		G06F-017/60	Based on patent WO 9930262
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Designated States (Regional): BE DE FR GB SE

CN 1290374	A			G06F-017/60	
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KR 2001032934	A			G06F-017/60	
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JP 2001526474	W		104	H04M-015/00	Based on patent WO 9930262
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Abstract (Basic): WO 9930262 A1

NOVELTY - Account information is stored for subscribers at the subscriber location, and based on the account information it is determined whether the subscriber has sufficient balance for a service. Authorization or denial for the service to the subscriber is made based on the determination.

DETAILED DESCRIPTION - The system (30,40,50) enables real time subscriber billing at a subscriber location (10) at which account information is stored. A determinations is made, based on the account information, whether the subscriber has a sufficient balance for a desired service. Service is authorized or denied to the **subscriber** based upon the determination. Additional account information is stored at the **service provider** location (30) and used to monitor the **service** record of the **subscriber** and update the service provided to the **subscriber** accordingly. INDEPENDENT **CLAIMS** are included for; a



method for real time **billing** at a subscriber location in an unsecured communication **network** .

USE - Real-time subscriber billing at subscriber location e.g. for services such as telephone, pay-per-view TV, Internet, water, gas etc.

ADVANTAGE - Permits monitoring of subscriber activity at subscriber location, and provides subscribers with ability to pay for products and services purchased or billed through their account.

DESCRIPTION OF DRAWING(S) - The drawing shows a system for real time subscriber billing according to the invention.

pp; 94 DwgNo 1a/12

Title Terms: REAL; TIME; SUBSCRIBER; BILL; SYSTEM; SUBSCRIBER; LOCATE; UNSTRUCTURED; COMMUNICATE; NETWORK

Derwent Class: T01

International Patent Class (Main): **G06F-017/60** ; H04M-015/00

International Patent Class (Additional): H04N-007/16

File Segment: EPI

**14/5/85 (Item 68 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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012457727 \*\*Image available\*\*

WPI Acc No: 1999-263835/199922

XRPX Acc No: N99-196538

**User communication device e.g. for messaging application for transmitting and receiving email**

Patent Assignee: ERICSSON INC (TELF ); ERICSSON GE MOBILE COMMUNICATIONS INC (TELF )

Inventor: BANKLER B; BARATT M A; MOON B G; WOOLDRIDGE T A

Number of Countries: 082 Number of Patents: 011

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9917504	A1	19990408	WO 98US18795	A	19980909	199922 B
AU 9893821	A	19990423	AU 9893821	A	19980909	199935
EP 1021897	A1	20000726	EP 98946909	A	19980909	200037
			WO 98US18795	A	19980909	
BR 9812686	A	20000822	BR 9812686	A	19980909	200050
			WO 98US18795	A	19980909	
US 6195686	B1	20010227	US 97940138	A	19970929	200114
CN 1280730	A	20010117	CN 98811636	A	19980909	200128
KR 2001030794	A	20010416	KR 2000703384	A	20000329	200163
MX 2000002995	A1	20010101	MX 20002995	A	20000327	200166
JP 2001518747	W	20011016	WO 98US18795	A	19980909	200176
			JP 2000514436	A	19980909	
AU 744143	B	20020214	AU 9893821	A	19980909	200223
KR 364215	B	20021211	WO 98US18795	A	19980909	200335
			KR 2000703384	A	20000329	

Priority Applications (No Type Date): US 97940138 A 19970929

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9917504 A1 E 36 H04L-012/58

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9893821 A Based on patent WO 9917504

EP 1021897 A1 E H04L-012/58 Based on patent WO 9917504

Designated States (Regional): BE DE DK ES FI FR GB IT SE  
 BR 9812686 A H04L-012/58 Based on patent WO 9917504  
 US 6195686 B1 G06F-015/16  
 CN 1280730 A H04L-012/58  
 KR 2001030794 A H04L-012/58  
 MX 2000002995 A1 H04L-012/58  
 JP 2001518747 W 42 H04L-012/54 Based on patent WO 9917504  
 AU 744143 B H04L-012/58 Previous Publ. patent AU 9893821  
 Based on patent WO 9917504  
 KR 364215 B H04L-012/58 Previous Publ. patent KR 2001030794  
 Based on patent WO 9917504

Abstract (Basic): WO 9917504 A1

NOVELTY - A mail provided program is operated by a processor. The mail provider program has a mail provider module which automatically controls the transmittal and/or receipt of electronic message by a user accessing the display and user input device. A mail source module operatively associated with the mail provider module receives electronic messages including several mail source protocols each associated with a different mail service provider.

DETAILED DESCRIPTION - The mail source module selects one of the mail protocols to control the receipt of incoming electronic mail messages to the mail provider module. A mail sink module is operatively associated with the mail provider module to transmit electronic messages including several mail sink protocols each associated with a different mail service provider. The mail sink module selects one of the mail sink protocols to control the transmission of the outgoing electronic message from the mail provided module to a predetermined address on select criteria. An INDEPENDENT CLAIM is included for a method of **automatically** controlling the receipt of **electronic** mail message from several different mail **service providers** by a **user** communications device, and a method of **automatically** controlling the transmittal of electronic mail messages via several mail service providers by user communications device.

USE - For messaging application for transmitting and receiving email.

ADVANTAGE - Interfaces with several mail servers utilized by different mail service providers during receipt and transmission of electronic mail resource messages. Automatically provides user communications device with best mail service provider for transmitting electronic mail resource message. Provides user communications device with ability to receive and sends business cards including business card agents.

DESCRIPTION OF DRAWING(S) - The figure shows a block diagram illustrating the messaging application.

pp; 36 DwgNo 2/9

Title Terms: USER; COMMUNICATE; DEVICE; MESSAGING; APPLY; TRANSMIT; RECEIVE  
 Derwent Class: T01; W01  
 International Patent Class (Main): G06F-015/16; H04L-012/54; H04L-012/58  
 International Patent Class (Additional): **G06F-017/60**  
 File Segment: EPI

14/5/86 (Item 69 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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012431531 \*\*Image available\*\*

WPI Acc No: 1999-237639/199920

XRPX Acc No: N99-176911

Toll information charge billing and collection method for acquiring

information regarding horse race via internet - involves adding charges for toll information with charges payable to public telephone system and claiming total amount from user who acquired toll information

Patent Assignee: NIPPON TELEGRAPH & TELEPHONE CORP (NITE ); NTT DATA TSUSHIN KK (NITE )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 11066182	A	19990309	JP 97230093	A	19970826	199920 B

Priority Applications (No Type Date): JP 97230093 A 19970826

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 11066182	A	10	G06F-017/60	

Abstract (Basic): JP 11066182 A

NOVELTY - When a user acquires toll information through public telephone system, a client (3) obtains toll information charges from an information server (2). The charges are added to charges payable to public telephone system and the **consolidated** amount is **claimed** from the user. DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for toll information charge billing and collection system.

USE - In billing for information **services** such as horse race, karaoke music data using credit card via internet.

ADVANTAGE - Bills for toll information and TCP/IP based network circuit are **consolidated** and **claimed** from user thus reducing work of both the user and information **provider** . DESCRIPTION OF DRAWING(S)

- The drawing is a block diagram of the toll information billing and collection system. (2) Information server; (3) Client.

Dwg.1/8

Title Terms: TOLL; INFORMATION; CHARGE; BILL; COLLECT; METHOD; ACQUIRE; INFORMATION; HORSE; RACE; ADD; CHARGE; TOLL; INFORMATION; CHARGE; PUBLIC; TELEPHONE; SYSTEM; CLAIM; TOTAL; AMOUNT; USER; ACQUIRE; TOLL; INFORMATION

Derwent Class: T01; W01

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G06F-001/00; H04L-012/14;

H04M-011/08; H04M-015/00

File Segment: EPI

**14/5/87 (Item 70 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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012384610 \*\*Image available\*\*

WPI Acc No: 1999-190717/199916

XRPX Acc No: N99-139473

**Bill presentation and payment method**

Patent Assignee: CITIBANK NA (CITI-N)

Inventor: SCHUTZER D

Number of Countries: 085 Number of Patents: 007

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9910823	A1	19990304	WO 98US17329	A	19980826	199916 B
AU 9891117	A	19990316	AU 9891117	A	19980826	199930
EP 1010118	A1	20000621	EP 98943288	A	19980826	200033
			WO 98US17329	A	19980826	
ZA 9807622	A	20001025	ZA 987622	A	19980824	200061
US 6292789	B1	20010918	US 9756399	P	19970826	200157
			US 9765474	P	19971119	

US 9767162 P 19971204  
 US 98137812 A 19980821  
 AU 742682 B 20020110 AU 9891117 A 19980826 200217  
 TW 464814 A 20011121 TW 98114119 A 19980826 200248  
 Priority Applications (No Type Date): US 9767162 P 19971204; US 9756399 P 19970826; US 9765474 P 19971119; US 98137812 A 19980821

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9910823	A1	E	84	G06F-017/60	
Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW					
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW					
AU 9891117	A				Based on patent WO 9910823
EP 1010118	A1	E		G06F-017/60	Based on patent WO 9910823
Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					
ZA 9807622	A		86	G06F-000/00	
US 6292789	B1			G06F-017/60	Provisional application US 9756399 Provisional application US 9765474 Provisional application US 9767162
AU 742682	B			G06F-017/60	Previous Publ. patent AU 9891117 Based on patent WO 9910823
TW 464814	A			G06F-017/60	

Abstract (Basic): WO 9910823 A1

NOVELTY - **Electronic bill** payment is carried out between **customers** and their banks and other **service providers**. **Electronic bill** presentation involves **biller** and its **service provider**, such that all entities e.g. **consumers**, businesses and **networks** are involved.

DETAILED DESCRIPTION - A biller account is hosted on a server of a bill **service provider** (104) for receiving a bill file from a biller (106) that includes bill data. The bill **service provider** (104) is the entity which accepts and **consolidates** billing data from the biller (106), publishes the data and routes the data electronically to the appropriate consumer **service provider** (102). The **biller** account automatically formats a **bill** for a **customer** (100) from the **bill** data. The **consumer service provider** (102) is the entity which presents the **bill** to the **consumer** (100). A document server coupled to the **bill service provider**'s server (104) receives and automatically stores the formatted **bill** in a storage location. The second **bill** is accessed and displayed by the consumer (100) on a consumer terminal coupled to the document server. An INDEPENDENT CLAIM is included for a system for electronic bill presentation.

USE - Computerized bill presentation by electronic delivery of bill from any biller to any consumer and for electronic delivery of subsequent payment from consumer to biller.

ADVANTAGE - Able to serve customers with basic computer setups and devices e.g. ATM/CAT's and set-top boxes.

DESCRIPTION OF DRAWING(S) - The drawing shows the flow of information to the consumer through optional channels.

Consumer (100)

Consumer **service provider** (102)

Bill **service provider** (104)

Biller (106)

pp; 84 DwgNo 2/32

Title Terms: BILL; PRESENT; PAY; METHOD

Derwent Class: T01  
International Patent Class (Main): G06F-000/00; **G06F-017/60**  
File Segment: EPI

**14/5/88 (Item 71 from file: 350)**

DIALOG(R) File 350: Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

012374459 \*\*Image available\*\*  
WPI Acc No: 1999-180566/199915  
Related WPI Acc No: 2001-006531; 2001-407770; 2002-179042  
XRPX Acc No: N99-132616

**Commercial retail transaction method over wide area network**

Patent Assignee: TRIVNET LTD (TRIV-N)  
Inventor: RUVIO G; WILF S  
Number of Countries: 083 Number of Patents: 008  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9908218	A1	19990218	WO 98IL373	A	19980810	199915 B
US 5899980	A	19990504	US 97908067	A	19970811	199925
AU 9886442	A	19990301	AU 9886442	A	19980810	199928
NO 200000563	A	20000411	WO 98IL373	A	19980810	200029
			NO 2000563	A	20000203	
EP 1031106	A1	20000830	EP 98937746	A	19980810	200042
			WO 98IL373	A	19980810	
BR 9814041	A	20001003	BR 9814041	A	19980810	200053
			WO 98IL373	A	19980810	
CN 1270682	A	20001018	CN 98809292	A	19980810	200103
JP 2001512872	W	20010828	WO 98IL373	A	19980810	200156
			JP 2000506610	A	19980810	

Priority Applications (No Type Date): US 97908067 A 19970811

**Patent Details:**

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
WO 9908218	A1	E 63	G06F-151/00	
Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW				
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW				
US 5899980	A		G06F-017/60	
AU 9886442	A			Based on patent WO 9908218
NO 200000563	A		G06F-000/00	
EP 1031106	A1	E	G06F-151/00	Based on patent WO 9908218
Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE				
BR 9814041	A		G06F-151/00	Based on patent WO 9908218
CN 1270682	A		G06F-017/60	
JP 2001512872	W	77	G06F-017/60	Based on patent WO 9908218

Abstract (Basic): WO 9908218 A1

NOVELTY - A commercial account is established for customers at the network service provider (ISP), and when customer orders a product from a vendor via wide area network, payment for product is debited from customer's network service provider account. Secure transaction service providers (STSP) cooperate customer with vendor and network service provider to authorize transaction.

DETAILED DESCRIPTION - **Customer** computer is connected to point of sale computer station through a **service provider**. Purchasing is validated by transaction server and **network service provider**

server. **Customer** is charged for purchases by **network service provider** who **bills** the **customer** 's account a transaction sum. Goods are delivered to **customer** when part of transaction sum is handed over to vendor operating point of sale computer.

USE - Performing commercial retail sales via internet without disclosing any sensitive security information, such as credit card details over the network, including internet.

ADVANTAGE - Provides retail method for use over Internet, enabling access to wider area and larger scope of customers, with a one-on-one transaction facility.

DESCRIPTION OF DRAWING(S) - Drawing shows block diagram of system carrying out retail transaction over Internet, according to preferred embodiment of present invention. Drawing references labeled in diagram.  
pp; 63 DwgNo 1/11

Title Terms: COMMERCIAL; RETAIL; TRANSACTION; METHOD; WIDE; AREA; NETWORK  
Derwent Class: T01

International Patent Class (Main): G06F-000/00; **G06F-017/60** ; G06F-151/00

International Patent Class (Additional): G06F-019/00; G06F-151-00

File Segment: EPI

**14/5/89 (Item 72 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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011762750 \*\*Image available\*\*

WPI Acc No: 1998-179660/199816

XRPX Acc No: N98-142097

**Automatic electronic funds transfer system - in which user terminal receives billing information from trader terminal, and service provider automatically transfers funds to trader**

Patent Assignee: XCELLINK CORP (XCEL-N)

Inventor: ADCOCK J W; REYNOLDS R A J

Number of Countries: 081 Number of Patents: 010

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9809260	A1	19980305	WO 97AU548	A	19970827	199816 B
ZA 9707747	A	19980527	ZA 977747	A	19970828	199827
AU 9738426	A	19980319	AU 9738426	A	19970827	199831
NO 9900941	A	19990428	WO 97AU548	A	19970827	199927
			NO 99941	A	19990226	
EP 956546	A1	19991117	EP 97935372	A	19970827	199953
			WO 97AU548	A	19970827	
CN 1228860	A	19990915	CN 97197543	A	19970827	200001
TW 363162	A	19990701	TW 97112550	A	19970828	200029
NZ 334917	A	20000526	NZ 334917	A	19970827	200033
			WO 97AU548	A	19970827	
JP 2001500643	W	20010116	WO 97AU548	A	19970827	200107
			JP 98511094	A	19970827	
AU 731121	B	20010322	AU 9738426	A	19970827	200122

Priority Applications (No Type Date): AU 962011 A 19960829

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9809260 A1 E 32 G07F-019/00

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU  
CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU  
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA  
UG US UZ VN YU ZW

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT  
KE LS LU MC MW NL OA PT SD SE SZ UG ZW

ZA 9707747 A 35 G06F-000/00  
 AU 9738426 A G07F-019/00 Based on patent WO 9809260  
 NO 9900941 A G07F-000/00  
 EP 956546 A1 E G07F-019/00 Based on patent WO 9809260  
 Designated States (Regional): AL AT BE CH DE DK ES FI FR GB GR IE IT LI  
 LT LU LV MC NL PT RO SE SI  
 CN 1228860 A G07F-019/00  
 TW 363162 A G06F-017/60  
 NZ 334917 A G06F-017/60 Based on patent WO 9809260  
 JP 2001500643 W 48 G07F-007/10 Based on patent WO 9809260  
 AU 731121 B G07F-019/00 Previous Publ. patent AU 9738426  
 Based on patent WO 9809260

Abstract (Basic): WO 9809260 A

The system for automatically conducting a financial transaction includes a trader terminal (170) which includes billing information (200) representing the trader, and a user terminal (100) or user card (800) which is used to receive and process the billing information (200) over a local communications link (300).

The user terminal (100) or user card (800) includes user information representative of the **user**. The **user** information and **billing** information is transmitted over a communications **network** (400), whereupon the **service provider** (500) **automatically** transfers funds of the **user**, e.g. reserved funds, to the trader upon entry of a PIN by the user on the user terminal (100).

USE - Automatically conducting financial transaction between user and trader, e.g. collection of legislated taxes and imposts.

ADVANTAGE - Allows for reverse transfer of funds after transaction.

Dwg.1/4

Title Terms: AUTOMATIC; ELECTRONIC; FUND; TRANSFER; SYSTEM; USER; TERMINAL; RECEIVE; BILL; INFORMATION; TERMINAL; SERVICE; AUTOMATIC; TRANSFER; FUND

Derwent Class: T01; T05

International Patent Class (Main): G06F-000/00; **G06F-017/60**; G07F-000/00; G07F-007/10; G07F-019/00

International Patent Class (Additional): G06F-019/00; G06K-019/00;

G06K-019/067; G07F-007/08; G07F-007/12

File Segment: EPI

14/5/90 (Item 73 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011559581 \*\*Image available\*\*

WPI Acc No: 1997-536062/199749

XRPX Acc No: N97-446221

**Integrated system for monitoring use of materials - monitors use of materials, controls and monitors delivery of materials and provides automated billing of delivered materials**

Patent Assignee: NOVUS INT INC (NOVU-N)

Inventor: BARTLEY J P; ETLING R E; HANTAK R J; MOWERY K M; READ J R

Number of Countries: 076 Number of Patents: 015

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9740459	A1	19971030	WO 97US2381	A	19970218	199749 B
ZA 9703064	A	19980128	ZA 973064	A	19970410	199810
AU 9722741	A	19971112	AU 9722741	A	19970218	199811
EP 895626	A1	19990210	EP 97906918	A	19970218	199911
			WO 97US2381	A	19970218	
CN 1216621	A	19990512	CN 97194033	A	19970218	199937

BR 9708813	A	19990803	BR 978813	A	19970218	199952
			WO 97US2381	A	19970218	
US 5983198	A	19991109	US 96636289	A	19960423	199954
AU 712598	B	19991111	AU 9722741	A	19970218	200004
MX 9808699	A1	19990501	MX 988699	A	19981020	200056
KR 2000010584	A	20000215	WO 97US2381	A	19970218	200065
			KR 98708459	A	19981022	
EP 895626	B1	20011004	EP 97906918	A	19970218	200158
			WO 97US2381	A	19970218	
DE 69707127	E	20011108	DE 607127	A	19970218	200174
			EP 97906918	A	19970218	
			WO 97US2381	A	19970218	
ES 2162251	T3	20011216	EP 97906918	A	19970218	200206
TW 476900	A	20020221	TW 97104217	A	19970402	200305
CA 2251794	C	20030107	CA 2251794	A	19970218	200307
			WO 97US2381	A	19970218	

Priority Applications (No Type Date): US 96636289 A 19960423

Cited Patents: DE 19517882; US 5154314; WO 9004834

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 9740459	A1	E	28	G06F-017/60	
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Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU  
CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV  
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ  
VN

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GR IE IT KE  
LS LU MC MW NL OA PT SD SE SZ UG

ZA 9703064	A	32	G06F-000/00	
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AU 9722741	A		G06F-017/60	Based on patent WO 9740459
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EP 895626	A1	E	G06F-017/60	Based on patent WO 9740459
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Designated States (Regional): BE DE DK ES FR GB IE IT LU MC NL PT

CN 1216621	A		G06F-017/60	
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BR 9708813	A		G06F-017/60	Based on patent WO 9740459
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US 5983198	A		G06F-017/60	
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AU 712598	B		G06F-017/60	Previous Publ. patent AU 9722741
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Based on patent WO 9740459

MX 9808699	A1		G06F-017/60	
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KR 2000010584	A		G06F-017/60	Based on patent WO 9740459
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EP 895626	B1	E	G06F-017/60	Based on patent WO 9740459
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Designated States (Regional): BE DE DK ES FR GB IE IT LU MC NL PT

DE 69707127	E		G06F-017/60	Based on patent EP 895626
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Based on patent WO 9740459

ES 2162251	T3		G06F-017/60	Based on patent EP 895626
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TW 476900	A		G06F-017/60	
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CA 2251794	C	E	G06F-017/60	Based on patent WO 9740459
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Abstract (Basic): WO 9740459 A

The system includes a fleet of vehicles to provide material to a number of tanks at various customer locations. An inventory indicator associated with each of the tanks provides a quantity signal to the central station indicating the quantity and temperature of each of the tanks. A processor at the central station monitors the quantity signals of each of the tanks to determine the usage rates of the contents of each of the tanks.

The processor projects future tank quantities based on the past usage pattern and determines possible routes for each of the vehicles to the tanks. The processor optimises the routes, delivery amounts and delivery schedule to minimise **total** delivered **cost** for the products based on the projected future tank levels and the possible routes to dispatch each of the vehicles.



USE/ADVANTAGE - Inventory management for automated product replenishment through vendor managed inventory in e.g. monitoring use of materials stored in tanks, and controlling delivery of materials to tanks. Reduces raw material stock-outs, eliminates product ordering, detects line flow failure and temperature-related flow problems, improves raw material delivery **service** and improves **worker** safety at work site.

Dwg.1/5

Title Terms: INTEGRATE; SYSTEM; MONITOR; MATERIAL; MONITOR; MATERIAL; CONTROL; MONITOR; DELIVER; MATERIAL; AUTOMATIC; BILL; DELIVER; MATERIAL  
Derwent Class: T01; W05; W06  
International Patent Class (Main): G06F-000/00; **G06F-017/60**  
International Patent Class (Additional): G08G-001/127  
File Segment: EPI

**14/5/91 (Item 74 from file: 350)**

DIALOG(R)File 350:Derwent WPIX  
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011141284 \*\*Image available\*\*

WPI Acc No: 1997-119208/199711

XRPX Acc No: N97-098130

**Service provider billing of Internet purchases - establishing agreement between internet service provider and customer , and agreement between provider and vendor, with provider billing transaction amount to customer and remitting vendor for products and services purchased**

Patent Assignee: NETCRAFT CORP (NETC-N); KOTIK P (KOTI-I); EGENDORF A (EGEN-I); TOUNAI M (TOUN-I)

Inventor: EGENDORF A

Number of Countries: 072 Number of Patents: 018

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9703410	A1	19970130	WO 96US9010	A	19960606	199711 B
AU 9659865	A	19970210	AU 9659865	A	19960606	199724
			WO 96US9010	A	19960606	
EP 845125	A1	19980603	EP 96917209	A	19960606	199826
			WO 96US9010	A	19960606	
US 5794221	A	19980811	US 95499535	A	19950707	199839
MX 9800134	A1	19981101	MX 98134	A	19980107	200022
JP 2000505568	W	20000509	WO 96US9010	A	19960606	200032
			JP 97505803	A	19960606	
IL 122809	A	20001121	IL 122809	A	19960606	200067
AU 726993	B	20001130	AU 9659865	A	19960606	200101
US 6188994	B1	20010213	US 95499535	A	19950707	200111
			US 9857230	A	19980408	
JP 2001266043	A	20010928	JP 97505803	A	19960606	200172
			JP 200179117	A	19960606	
JP 2001273454	A	20011005	JP 97505803	A	19960606	200173
			JP 200179118	A	19960606	
JP 2001297266	A	20011026	JP 97505803	A	19960606	200203
			JP 200179116	A	19960606	
US 6351739	B1	20020226	US 95499535	A	19950707	200220
			US 9857230	A	19980408	
			US 2000568925	A	20000511	
US 20020032654	A1	20020314	US 95499535	A	19950707	200222
			US 9857230	A	19980408	
			US 2000568925	A	20000511	
			US 2001975839	A	20011011	
US 6411940	B1	20020625	US 95499535	A	19950707	200246

			US 9857230	A	19980408	
			US 2000568925	A	20000511	
			US 2000653449	A	20000831	
JP 2002245365	A	20020830	JP 97505803	A	19960606	200273
			JP 200233045	A	19960606	
EP 1280084	A2	20030129	EP 96917209	A	19960606	200310
			EP 200224360	A	19960606	
EP 845125	B1	20030507	EP 96917209	A	19960606	200333
			WO 96US9010	A	19960606	
			EP 200224360	A	19960606	

Priority Applications (No Type Date): US 95499535 A 19950707; US 9857230 A 19980408; US 2000568925 A 20000511; US 2001975839 A 20011011; US 2000653449 A 20000831

Cited Patents: 5.Jnl.Ref

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9703410	A1	E	29	G06F-017/60	
Designated States (National): AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN					
Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG					
AU 9659865	A				Based on patent WO 9703410
EP 845125	A1	E			Based on patent WO 9703410
Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE					
US 5794221	A			G06F-013/00	
MX 9800134	A1			G06F-017/60	
JP 2000505568	W		36	G06F-017/60	Based on patent WO 9703410
IL 122809	A			G06F-017/00	
AU 726993	B			G06F-017/60	Previous Publ. patent AU 9659865
					Based on patent WO 9703410
US 6188994	B1			G06F-017/60	Cont of application US 95499535
					Cont of patent US 5794221
JP 2001266043	A		8	G06F-017/60	Div ex application JP 97505803
JP 2001273454	A		11	G06F-017/60	Div ex application JP 97505803
JP 2001297266	A		8	G06F-017/60	Div ex application JP 97505803
US 6351739	B1			G06F-017/60	Cont of application US 95499535
					Cont of application US 9857230
					Cont of patent US 5794221
US 20020032654	A1			G06F-017/60	Cont of application US 95499535
					Cont of application US 9857230
					Cont of application US 2000568925
					Cont of patent US 5794221
					Cont of patent US 6188994
US 6411940	B1			G06F-017/60	Cont of application US 95499535
					Cont of application US 9857230
					Cont of application US 2000568925
					Cont of patent US 5794221
JP 2002245365	A		9	G06F-017/60	Div ex application JP 97505803
EP 1280084	A2	E		G06F-017/60	Div ex application EP 96917209
					Div ex patent EP 845125
Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE					
EP 845125	B1	E		G06F-017/60	Related to application EP 200224360
					Related to patent EP 1280084
					Based on patent WO 9703410
Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE					

Abstract (Basic): WO 9703410 A

The purchasing system allows users to make purchases from vendors connected to the **Internet**. The **customers** (4) have a connection to an **Internet service provider** (2). This includes authorisation to **bill** the **customer** both for the **Internet** access service and also purchases made over the Internet. The customer can supply the provider with details of a number of accounts, e.g. credit cards, banks, telephone accounts.

Vendors (6) have agreements with the providers such that the provider pays the vendor for customer purchases less a fee. When a customer makes a purchase from the vendor, the provider pays and bills the customer accordingly on a designated account.

ADVANTAGE - Provides security of financial transactions and enables payments from very small to large amounts. No need for customer account numbers to be transmitted, maintaining security.

Dwg.1/3

Title Terms: SERVICE; BILL; PURCHASE; ESTABLISH; AGREE; SERVICE; CUSTOMER; AGREE; VENDING; BILL; TRANSACTION; AMOUNT; CUSTOMER; VENDING; PRODUCT; SERVICE; PURCHASE

Derwent Class: T01; T05

International Patent Class (Main): G06F-013/00; G06F-017/00; **G06F-017/60**

International Patent Class (Additional): G06F-017/30; G07F-007/10;

G07F-019/00

File Segment: EPI

**14/5/92 (Item 75 from file: 350)**

DIALOG(R) File 350:Derwent WPIX

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011035985 \*\*Image available\*\*

WPI Acc No: 1997-013909/199702

XRPX Acc No: N97-012081

**Bill payment services method for customers making payment at bank - involves receiving bills for several customers from bill originators, sorting bills by customers and presenting them to customers, instructions are received from customers for payment**

Patent Assignee: INT BUSINESS MACHINES CORP (IBMC )

Inventor: BEDNAR G M; CARR T E; DONAHUE J W; HENDRIX R F; KUKLENTZ R J;

UHRICH W A; ULRICH W A

Number of Countries: 007 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 745947	A2	19961204	EP 96108411	A	19960528	199702 B
CA 2173713	A	19961203	CA 2173713	A	19960404	199714
KR 97002732	A	19970128	KR 9619510	A	19960601	199805
US 5832460	A	19981103	US 95458931	A	19950602	199851
CN 1141454	A	19970129	CN 96105879	A	19960510	200051

Priority Applications (No Type Date): US 95458931 A 19950602

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 745947	A2	E	12	G06F-017/60	

Designated States (Regional): DE FR GB

CA 2173713	A	G06F-017/60
KR 97002732	A	G06F-019/00
US 5832460	A	G06F-017/60
CN 1141454	A	G06F-017/60

Abstract (Basic): EP 745947 A

The method provides bill payment services for presenting bills to a customer for payment by a bank (103) holding the customer's funds. Several bills are received for several customers (102) from one or more bill originators (101), and the bills are sorted by customer.

The bills are presented to the customers. Instructions are received from the customers for paying bills, and an order is initiated to the customer's bank to pay the bill. The payment of the bill is recorded.

USE/ADVANTAGE - Relates to **electronic** payment of **bills** after sorting by **customer** from several **service providers**, presenting **customers** those **bills** for payment after reconciliation. Is especially suited for use by **consumers** and small business organisations.

Dwg.1/7

Title Terms: BILL; PAY; SERVICE; METHOD; CUSTOMER; PAY; BANK; RECEIVE; BILL ; CUSTOMER; BILL; SORT; BILL; CUSTOMER; PRESENT; CUSTOMER; INSTRUCTION; RECEIVE; CUSTOMER; PAY

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60** ; G06F-019/00

International Patent Class (Additional): G07F-007/10

File Segment: EPI

**14/5/93 (Item 76 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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010450093 \*\*Image available\*\*

WPI Acc No: 1995-351410/199545

XRFX Acc No: N95-262030

**Resource allocation method for optimising job-resource utilisation - assigning cost time-dependent function to each job and assessing each resource for time of availability, and determining actual cost for each combination of jobs with resources**

Patent Assignee: BRITISH TELECOM PLC (BRTE )

Inventor: DENMAN J; JUBB M; LAITHWAITE R N W; MORTON D; TAYLOR A; WALKER P; WILLIAMS G L; LAITHWAITE R N

Number of Countries: 025 Number of Patents: 013

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9526535	A1	19951005	WO 95GB587	A	19950317	199545 B
AU 9518994	A	19951017	AU 9518994	A	19950317	199604
EP 752136	A1	19970108	EP 95911419	A	19950317	199707
			WO 95GB587	A	19950317	
NZ 282011	A	19970224	NZ 282011	A	19950317	199715
			WO 95GB587	A	19950317	
AU 682585	B	19971009	AU 9518994	A	19950317	199749
JP 9511080	W	19971104	JP 95525020	A	19950317	199803
			WO 95GB587	A	19950317	
KR 97702531	A	19970513	WO 95GB587	A	19950317	199821
			KR 96705352	A	19960925	
EP 752136	B1	19990908	EP 95911419	A	19950317	199941
			WO 95GB587	A	19950317	
US 5963911	A	19991005	US 94301770	A	19940907	199948
			WO 95GB587	A	19950317	
			US 96720199	A	19960925	
DE 69512040	E	19991014	DE 612040	A	19950317	199949
			EP 95911419	A	19950317	
			WO 95GB587	A	19950317	
ES 2138725	T3	20000116	EP 95911419	A	19950317	200011
CA 2183586	C	20000222	CA 2183586	A	19950317	200029

WO 95GB587 A 19950317  
CN 1144569 A 19970305 CN 95192287 A 19950317 200064

Priority Applications (No Type Date): GB 9416596 A 19940817; EP 94302163 A 19940325

Cited Patents: 2.Jnl.Ref; EP 321375; EP 400789

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9526535 A1 E 66 G06F-017/60

Designated States (National): AU CA CN JP KR NZ SG US

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE

AU 9518994 A G06F-017/60 Based on patent WO 9526535

EP 752136 A1 E 66 G06F-017/60 Based on patent WO 9526535

Designated States (Regional): BE CH DE DK ES FR GB IT LI NL SE

NZ 282011 A G06F-017/60 Based on patent WO 9526535

AU 682585 B G06F-017/60 Previous Publ. patent AU 9518994

Based on patent WO 9526535

JP 9511080 W 68 G06F-017/00 Based on patent WO 9526535

KR 97702531 A G06F-017/60 Based on patent WO 9526535

EP 752136 B1 E G06F-017/60 Based on patent WO 9526535

Designated States (Regional): BE CH DE DK ES FR GB IT LI NL SE

US 5963911 A G06F-019/00 CIP of application US 94301770

Cont of application WO 95GB587

DE 69512040 E G06F-017/60 Based on patent EP 752136

Based on patent WO 9526535

ES 2138725 T3 G06F-017/60 Based on patent EP 752136

CA 2183586 C E G06F-017/60 Based on patent WO 9526535

CN 1144569 A G06F-017/60

Abstract (Basic): WO 9526535 A

The method of allocating a number of resources to a number of jobs involves determining the time at which each resource is forecast to become available, determining the time at which each job is required to be performed, and assigning to each job, a time-dependant cost function calculated as a function of the time at which the job will be performed.

For each possible combination of jobs with resources, the **total** projected **cost** is determined, dependant upon the time at which each resource is forecast to be available and the value of the cost function for the respective job at that time. The combination which produces the smallest **total** projected **cost** is determined.

USE/ADVANTAGE - Optimising use of resources e.g **technicians** in performing number of jobs, and in situations where availability of resources and jobs to be performed change dynamically e.g allocation of jobs to field operatives e.g ambulance or taxi drivers, vehicle **repair**, power, telecommunications or water supply call-out operatives etc.

Dwg.3/19

Title Terms: RESOURCE; ALLOCATE; METHOD; OPTIMUM; JOB; RESOURCE; UTILISE; ASSIGN; COST; TIME; DEPEND; FUNCTION; JOB; ASSESS; RESOURCE; TIME; AVAILABLE; DETERMINE; ACTUAL; COST; COMBINATION; JOB; RESOURCE

Derwent Class: T01

International Patent Class (Main): G06F-017/00; **G06F-017/60** ; G06F-019/00

File Segment: EPI

Set	Items	Description
S1	20	AU=(SKIPPER D? OR SKIPPER, D?)
S2	1277356	BILL??? OR COST? OR CLAIM?
S3	1440777	REPAIR? OR SERVICE? OR DAMAGE OR FIX???()UP?
S4	945387	TECHNICIAN? OR PROVIDER? OR MECHANIC? OR ENGINEER? ? OR WO- RKER?
S5	1952327	CONSUMER? OR USER? OR BUYER? OR PARTICIPANT? OR CUSTOMER? - OR CLIENT? OR SUBSCRIBER? OR MEMBER? ? OR INDIVIDUAL? OR PARTY OR PERSON? ? OR PARTIES
S6	2570712	COMPUTER? OR AUTOMAT? OR ELECTRONIC? OR NETWORK? OR ONLINE OR ON()LINE OR WEB? OR INTERNET? OR WWW
S7	772204	CONSOLIDAT? OR TOTAL? OR ADD???()UP
S8	29892	S2(3N)S7
S9	35	S8(5N)S3(5N)S4
S10	50912	S3(3N)S4
S11	3107	S10(3N)S5
S12	82	S11(5N)S2
S13	36	S12(10N)S6
S14	57	(S9 OR S13) NOT PY>2000
S15	53	RD (unique items)

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File 2:INSPEC 1969-2003/Jun W2  
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15/5/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

6588770 INSPEC Abstract Number: B2000-06-6150P-020, C2000-06-5640-050

**Title: IP routing: user equilibrium versus system optimal**

Author(s): Liu Yue; Chen Changjia; Zhang Baoxian; Zhang Junwen

Author Affiliation: Sch. of Electron. & Inf. Eng., Northern Jiaotong Univ., Beijing, China

Conference Title: Fifth Asia-Pacific Conference on Communications and Fourth Optoelectronics and Communications Conference. APCC/OECC'99. Proceedings. Conference - Vitality to the New Century (IEEE Cat. No.99EX379) Part vol.1 p.115-18 vol.1

Editor(s): Lin, J.; Yoshida, J.

Publisher: Beijing Univ. Posts & Telecommun, Beijing, China

Publication Date: 1999 Country of Publication: China 2 vol. 1718 pp.

Material Identity Number: XX-1999-00464

Conference Title: Proceedings of APCC/OECC'99 - 5th Asia Pacific Conference on Communications/4th Optoelectronics and Communications Conference

Conference Sponsor: China Inst. Commun.; IEEE ComSec/LEOS; Opt. Soc. America

Conference Date: 18-22 Oct. 1999 Conference Location: Beijing, China

Language: English Document Type: Conference Paper (PA)

Treatment: Theoretical (T)

Abstract: Routing has long been deemed as one of the most important problems in IP networks. We consider the strategies in IP networks. Two routing models are discussed, which correspond to two objectives of IP routing. The first model is user equilibrium (UE), this happens when different users select their shortest routes independently, most current routing algorithms in IP networks are based on this idea, i.e., find the shortest path for each packet. The second one is system optimal (SO), which is preferable to the **service providers** because its objective is to minimize the **total network cost**. These two models have been studied in transportation systems for many years, we found the basic ideas can also be used in data networks. We first introduced the resistance model on a link and on a path, on the basis of which the two routing models are discussed. The conditions at the optimal solution are also given. We further conclude that the two models are identical if the block effect of the network can be neglected. (6 Refs)

Subfile: B C

Descriptors: data communication; Internet; optimisation; packet switching; telecommunication network routing; transport protocols

Identifiers: user equilibrium model; system optimal model; IP routing; IP networks; routing models; routing algorithms; shortest path packet routing; service providers; network cost minimization; data networks; resistance model; optimal solution; Internet

Class Codes: B6150P (Communication network design, planning and routing); B6150M (Protocols); B0260 (Optimisation techniques); B6210L (Computer communications); C5640 (Protocols); C1180 (Optimisation techniques); C5620W (Other computer networks); C7210N (Information networks)

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15/5/2 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

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6579591 INSPEC Abstract Number: B2000-06-6220B-006

**Title: How to get ready for voice over DSL**

Author(s): Allen, D.

Journal: Network Magazine vol.15, no.4 p.51-2, 54, 56  
Publisher: Miller Freeman,  
Publication Date: April 2000 Country of Publication: USA  
CODEN: LANNER ISSN: 1093-8001  
SICI: 1093-8001(200004)15:4L:51:RVO;1-K  
Material Identity Number: H420-2000-005  
Language: English Document Type: Journal Paper (JP)  
Treatment: Economic aspects (E); Practical (P)

Abstract: This article briefly explores the market conditions driving VoDSL development, and then examines some of the leading embryonic VoDSL services, as well as several carriers and vendors. The examination covers six categories: **network** management, **customer** premises equipment (CPE), **provider** selection, **service** level agreements (SLA), **billing**, and future applications. (0 Refs)

Subfile: B

Descriptors: digital subscriber lines; invoicing; technological forecasting; telecommunication network management; voice communication

Identifiers: voice over DSL; market conditions; network management; customer premises equipment; CPE; provider selection; service level agreements; SLA; billing; future applications

Class Codes: B6220B (Subscriber loops); B6210C (Network management)  
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**15/5/3 (Item 3 from file: 2)**

DIALOG(R) File 2:INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

6511911 INSPEC Abstract Number: B2000-04-6210R-010

**Title: Design and implementation of distributed multimedia session manager for efficient multi-point applications**

Author(s): Kawahsima, M.; Toyoda, Y.; Akiba, J.

Author Affiliation: NTT Inf. Sharing Platform Labs., Tokyo, Japan

Conference Title: TINA '99. 1999 Telecommunications Information Networking Architecture Conference Proceedings (Cat. No.99EX368) p. 107-19

Publisher: IEEE, Piscataway, NJ, USA

Publication Date: 1999 Country of Publication: USA vi+304 pp.

ISBN: 0 7803 5785 X Material Identity Number: XX-1999-00452

U.S. Copyright Clearance Center Code: 0 7803 5785 X/99/\$10.00

Conference Title: Proceedings of TINA '99 - 1999 Telecommunications Information Network Architecture Conference

Conference Date: 12-15 April 1999 Conference Location: Oahu, HI, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: Many multi-point applications become more efficient when they use branch servers (servers that function as branches of a user's system) in the network. For example, efficient multi-point teleconferencing is realized by using multi-point control units as branch servers. HTTP-based file distribution becomes efficient by using mirror file servers as branch servers. We propose a multimedia session manager (MSM) as a network functional entity that manages resources of branch servers distributed in the network and present its design and implementation. MSM is designed with the session and resource concept which is quite comparable to the service session concept in the TINA service architecture. Hence, MSM can be considered as one implementation of the TINA's service architecture concept with the focus on the management of higher-layer resources, such as the MCU, for multi-point applications. The presented MSM achieves scalability through an implementation with distributed CORBA objects. Furthermore, by taking advantage of the similarities among multi-point applications using branch servers, it can be adapted easily to various network services.



Hence, using MSM, we can rapidly create a new network service for a new multi-point application. Finally, we show examples of a network service using MSM. Such a network service reduces the ineffective use of network bandwidth and alleviates traffic concentration on a user (application **service provider**). As a result, it reduces the **total cost** of the applications. (24 Refs)

Subfile: B

Descriptors: distributed object management; file servers; information networks; multimedia communication; telecommunication control; telecommunication network management; teleconferencing

Identifiers: distributed multimedia session manager; branch servers; multi-point teleconferencing; multi-point control units; HTTP; file distribution; mirror file servers; TINA service architecture; higher-layer resource management; distributed CORBA objects; scalability; network services; traffic concentration; network bandwidth

Class Codes: B6210R (Multimedia communications); B6210P (Teleconferencing); B6210C (Network management)

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15/5/4 (Item 4 from file: 2)

DIALOG(R) File 2:INSPEC

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6253713 INSPEC Abstract Number: C1999-07-7830-002

**Title: Choosing electronic supermarket customers**

Author(s): Henderson, R.

Author Affiliation: Centre for Appl. Psychol., Canberra Univ., ACT, Australia

Journal: Behaviour and Information Technology vol.18, no.3 p.225-8

Publisher: Taylor & Francis,

Publication Date: May-June 1999 Country of Publication: UK

CODEN: BEITD5 ISSN: 0144-929X

SICI: 0144-929X(199905/06)18:3L:225:CESC;1-5

Material Identity Number: D660-1999-003

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Electronic commerce setup costs can be expensive to the service provider. For this reason it is desirable that those who undergo the electronic commerce registration process do actually use the service. This current paper explores the notion of the use of a 'weighted application blank' (WAB) to identify individuals who will, or will not, use the electronic commerce service. Participants consisted of 174 individuals registered with an electronic supermarket. Participants completed a short attitudinal questionnaire assessing their attitudes to the electronic supermarket system. Use of the system was then monitored for six consecutive months. From the sample, 73 individuals never used the service in the six months after completion of the questionnaire and 40 used the service for at least five months. A linear discriminant analysis was then conducted to ascertain if a measure could be developed to discriminate between these two groups. The analysis identified that the two groups could be discriminated between, such that a 76.99% correct classification could be made based upon two questions. Next, the function derived from the non-shopper and consistent shopper groups was applied to the full 174 individuals, where the probability level of becoming a consistent shopper was calculated for each individual. False acceptance and false rejection rates were then calculated for each group after manipulating the cut-off source to illustrate how such a system could be used in the operational environment. Collectively, the results suggest that the WAB may be a useful tool in the selection of **electronic commerce customers** when the **service provider** incurs some setup costs. (6 Refs)

Subfile: C  
Descriptors: electronic commerce; home shopping; statistical analysis;  
user modelling  
Identifiers: electronic supermarket customers; electronic commerce;  
questionnaire; linear discriminant analysis; service provider  
Class Codes: C7830 (Home computing); C7120 (Financial computing); C6180  
(User interfaces); C1140 (Probability and statistics)  
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**15/5/5 (Item 5 from file: 2)**

DIALOG(R)File 2:INSPEC

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6218146 INSPEC Abstract Number: B1999-05-6210L-100, C1999-05-7210N-044

**Title: Caching in for bandwidth [ISP in Europe]**

Author(s): McClure, B.

Journal: Telecommunications (International Edition) vol.33, no.1 p.  
61-2

Publisher: Horizon House Publications,

Publication Date: Jan. 1999 Country of Publication: USA

CODEN: TLCOAY ISSN: 0040-2494

SICI: 0040-2494(199901)33:1L.61:CBE;1-A

Material Identity Number: L873-1999-002

Language: English Document Type: Journal Paper (JP)

Treatment: Economic aspects (E); General, Review (G)

Abstract: With Internet **service providers** spending as much as a third  
of their **total cost** on buying bandwidth, Web caching technology is a  
welcome addition to their resources. Caching also promises to provide them  
with tools to differentiate their services in an increasingly competitive  
environment. (0 Refs)

Subfile: B C

Descriptors: cache storage; costing; information resources; Internet;  
telecommunication services

Identifiers: ISP; Europe; Internet service providers; bandwidth cost; Web  
caching; competitive environment

Class Codes: B6210L (Computer communications); C7210N (Information  
networks); C5620W (Other computer networks); C6120 (File organisation)

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**15/5/6 (Item 6 from file: 2)**

DIALOG(R)File 2:INSPEC

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6083880 INSPEC Abstract Number: B9812-6210L-119, C9812-5620-040

**Title: A protocol for billing mobile network access devices operating in  
foreign networks**

Author(s): Wei-Lung Wang; Chun-Wei Wu

Author Affiliation: Sch. of Comput., Nat. Univ. of Singapore, Singapore

Conference Title: Proceedings Seventh IEEE International Workshop on  
Enabling Technologies: Infrastructure for Collaborative Enterprises (WET ICE  
'98) (Cat. No.98TB100253) p.262-8

Publisher: IEEE Comput. Soc, Los Alamitos, CA, USA

Publication Date: 1998 Country of Publication: USA xvii+385 pp.

ISBN: 0 8186 8751 7 Material Identity Number: XX98-01788

U.S. Copyright Clearance Center Code: 0 8186 8751 7/98/\$10.00

Conference Title: Proceedings of WET ICE'98 - IEEE Seventh International  
Workshop on Enabling Technologies: Infrastructure for Collaborative  
Enterprises

Conference Sponsor: IEEE Comput. Soc.; Concurrent Eng. Res. Center, West

Virginia Univ

Conference Date: 17-19 June 1998 Conference Location: Stanford, CA, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: Mobile computing is becoming pervasive, and with it comes the demand for unfettered network access for mobile users. Currently, mobile network access is provided by a relatively small number of service providers, in part due to the high costs of operating wireless network systems and the accompanying "backbone" architectures. Mobile users have to establish proprietary billing arrangements with their service providers, and are limited to using the wireless networks run by their service provider. The existence of the Internet as the baseline network backbone with its unifying TCP/IP architecture, and the advances in low cost wireless network technology allows for a new means of wireless **network** access for mobile **users**. Small scale **service providers** can simply install low **cost** wireless **network** base stations and plug them into the **Internet**, providing network access to any willing mobile user. The low barriers to entry makes it likely that there will be a large number of service providers. A non-proprietary **billing** protocol used among these **service providers** will allow mobile **users** to use any **service provider**'s **network**. This leads to better wireless coverage for the mobile user. The authors propose one such protocol. This protocol may be implemented as an extension to the Mobile IP protocol, as they share certain similarities in their execution. This would spur its deployment as Mobile IP is an open standard that will likely be used by mobile users. (9 Refs)

Subfile: B C

Descriptors: computer networks; invoicing; transport protocols

Identifiers: mobile network access device billing; foreign networks; protocol; mobile computing; network access; wireless network systems; backbone architectures; mobile users; proprietary billing arrangements; service providers; Internet; TCP/IP architecture; wireless network base stations; Mobile IP protocol; open standard

Class Codes: B6210L (Computer communications); B6150M (Protocols); C5620 (Computer networks and techniques); C5640 (Protocols); C6150N (Distributed systems software)

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15/5/7 (Item 7 from file: 2)

DIALOG(R) File 2:INSPEC

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5822828 INSPEC Abstract Number: B9803-6210R-015, C9803-5620W-019

**Title: Business implications for ATM charging in a multimedia environment**

Author(s): Ludwig, T.; Keil, K.

Author Affiliation: Health Online Service Technol. GmbH & Co. KG, Munich, Germany

Conference Title: IEE Colloquium on Charging for ATM - The Reality Arrives (Ref. No.1997/328) p.6/1-6

Publisher: IEE, London, UK

Publication Date: 1997 Country of Publication: UK 116 pp.

Material Identity Number: XX97-03080

Conference Title: IEE Colloquium on Charging for ATM - The Reality Arrives (Ref. No.1997/328)

Conference Sponsor: IEE

Conference Date: 20 Nov. 1997 Conference Location: London, UK

Language: English Document Type: Conference Paper (PA)

Treatment: Applications (A)

**Abstract:** This paper presents an approach to a business strategy that relates the charging for ATM-based network services to the charging for premium Internet services. It is based on a case study. For the purpose of this paper there are some abstractions which are meant to highlight the underlying basic principles. The reference network of the example is the InfoCity NRW field trial environment. It is an SDH/ATM based municipal area network (MAN) which links the major cities of the Rhine-Ruhr area. Within each of these cities there is a metropolitan switching node that establishes access to hybrid fibre coax CATV sites. The paper explores both the rationale as well as the technical approach to charging customers for IP based multimedia services. It explains tariffing ideas from the service provider point of view. In addition, it highlights those aspects of ATM charging which are relevant from the point of view of the **network operator** and its relationship to the **service provider**. Conditional access, **customer** care and **billing** are tightly connected in an **online** multimedia infrastructure. The current dominant model is flat rates which is neither a good long term solution for network operators nor an attractive option for service providers. This paper explores the implications of the service trends and requirements for multimedia charging. (3 Refs)

Subfile: B C

**Descriptors:** asynchronous transfer mode; business communication; cable television; coaxial cables; Internet; multimedia communication; optical fibre networks; tariffs

**Identifiers:** business implications; ATM charging; multimedia environment; ATM-based network services; Internet services; InfoCity NRW field trial; SDH/ATM based municipal area network; Rhine-Ruhr area; metropolitan switching node; hybrid fibre coax CATV; IP based multimedia services; tariffing; service provider; network operator; customer care; billing; online multimedia infrastructure; conditional access

**Class Codes:** B6210R (Multimedia communications); B6150C (Communication switching); B6240D (Waveguide and coaxial cable systems); B6260 (Optical links and equipment); B6430D (CATV and wired systems); B6210L (Computer communications); C5620W (Other computer networks)

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**15/5/8 (Item 8 from file: 2)**

DIALOG(R)File 2:INSPEC

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5367212 INSPEC Abstract Number: C9610-7180-011

**Title:** Strategies for smart shopping in cyberspace

**Author(s):** Ravindran, S.; Barua, A.; Byungtae Lee; Whinston, A.B.

**Author Affiliation:** Texas Univ., Austin, TX, USA

**Journal:** Journal of Organizational Computing Conference Title: J. Organ. Comput. (USA) vol.6, no.1 p.33-49

**Publisher:** Ablex Publishing,

**Publication Date:** 1996 **Country of Publication:** USA

**CODEN:** JORCEM **ISSN:** 1054-1721

**SICI:** 1054-1721(1996)6:1L.33:SSSC;1-X

**Material Identity Number:** 0855-96002

**Conference Title:** Making Money on the Internet

**Conference Date:** 8-10 May 1994 **Conference Location:** Austin, TX, USA

**Language:** English **Document Type:** Conference Paper (PA); Journal Paper (JP)

**Treatment:** Practical (P)

**Abstract:** The Internet has created a seemingly limitless array of resources and services where users can order products and services from electronic shopping malls and organizations can transact business with their partners. Unfortunately, the information explosion can quickly become

an "infoglut" if unmatched by better methods of searching and processing information. Although the Internet reduces time and unit communication costs, it may not reduce the **total transaction cost**. Thus, it is critical for commercial Internet **service providers** to develop guidelines and applications whereby users can appropriate the full benefits of the technology. Such value-added services may reduce price competition among the providers. Taking the case of an organizational buyer using the Internet to select a supplier, we demonstrate that the optimal mechanism depends on the nature of the product or service being sought, and the buyer's in-house development capability. In the absence of mechanisms, a buyer may spend too much effort locating a suitable supplier. Depending on the circumstances, organizations may resort to a marriage of an "auction" and a "sequential search". We show that other mechanisms, such as a participation or entry fee, are needed to improve the efficiency of the search strategy. For repeated transactions, a buyer organization should continue to revise its set of potential suppliers based on actual experience with a chosen supplier, and it may be optimal to re-start the search process when the current supplier fails to meet requirements. (0 Refs)

Subfile: C

Descriptors: business data processing; EFTS; home shopping; Internet; query formulation; transaction processing; wholesale data processing

Identifiers: smart shopping strategies; cyberspace; commercial Internet service providers; electronic shopping malls; business transactions; information explosion; infoglut; search strategies; total transaction cost; value-added services; price competition; organizational buyer; supplier selection; in-house development capability; auction; sequential search; participation fee; entry fee; repeated transactions; potential suppliers

Class Codes: C7180 (Retailing and distribution computing); C5620W (Other computer networks); C7830 (Home computing); C7210 (Information services and centres); C7120 (Financial computing)

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15/5/9 (Item 9 from file: 2)

DIALOG(R) File 2:INSPEC

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04372991

**Title: MasterCard's Remittance Processing Service (RPS) reduces exception processing costs for check-and-lists**

Author(s): Nahnybida, S.T.

Conference Title: Proceedings. 1992 Remittance and Document Processing Forum Improving Quality and Efficiency Using OCR and Image p.221-4

Publisher: Recognition Technol. Users Assoc, Boston, MA, USA

Publication Date: 1992 Country of Publication: USA 360 pp.

Conference Sponsor: Recognition Technol. Users Assoc.

Conference Date: 2-5 Aug. 1992 Conference Location: Orlando, FL, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Economic aspects (E); Practical (P)

Abstract: RPS is a fully electronic network designed to route and settle non-discounted payments for participating members of various industries. It has been processing electronic payments since Aug. 1987. The first transaction was a payment for Texaco sent by a New York home banking service provider. Subsequently, RPS has grown to become the preferred **electronic network** for processing payments for **consumer bill payment service providers**, collection agencies, international money transfers and **automated** sweeping services. (0 Refs)

Subfile: D

Descriptors: credit transactions; EFTS; MasterCard; remittance processing ; transaction processing

Identifiers: MasterCard; Remittance Processing Service; exception processing costs; electronic network; electronic payments; consumer bill payment; collection agencies; international money transfers; automated sweeping services

Class Codes: D2050E (Banking)

**15/5/10 (Item 10 from file: 2)**

DIALOG(R)File 2:INSPEC

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03371220 INSPEC Abstract Number: B89033273, C89035378

**Title: 5ESS switch gateway to the information age**

Author(s): Dowling, R.W.; Johnson, J.L.

Author Affiliation: AT&T Network Syst., Holmdel, NJ, USA

Conference Title: GLOBECOM '88. IEEE Global Telecommunications Conference and Exhibition - Communications for the Information Age. Conference Record (IEEE Cat. No.88CH2535-3) p.1221-8 vol.3

Publisher: IEEE, New York, NY, USA

Publication Date: 1988 Country of Publication: USA 3 vol. xxix+1817 pp.

U.S. Copyright Clearance Center Code: CH2535-3/88/0000-1221\$01.00

Conference Sponsor: IEEE

Conference Date: 28 Nov.-1 Dec. 1988 Conference Location: Hollywood, FL, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Applications (A); Practical (P); Product Review (R)

Abstract: The capabilities of the 5ESS switch both the immediate offering (e.g. 64 kb/s ISDN (integrated services digital network) voice and data services) and long-range (e.g. 150 Mb/s broadband ISDN services), are summarized. The immediate improvements available in the 5E6 generic software are described from both the end-user and service-provider perspectives. For the service-provider the 5E6 feature set offers cost reduction, the introduction of revenue-generating services, and reduction of network investment expenses. (0 Refs)

Subfile: B C

Descriptors: electronic switching systems; ISDN

Identifiers: voice services; 5ESS switch; ISDN; integrated services digital network; data services; broadband ISDN; 5E6 generic software; 64 kbit/s; 150 Mbit/s

Class Codes: B6230F (Integrated switching and transmission systems); B6210M (ISDN); C7410F (Communications); C3370 (Communication techniques); C5620 (Computer networks and techniques)

Numerical Indexing: bit rate 6.4E+04 bit/s; bit rate 1.5E+08 bit/s

**15/5/11 (Item 11 from file: 2)**

DIALOG(R)File 2:INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

03064162 INSPEC Abstract Number: D88000739

**Title: MIS Inc: market-based chargeback in the data centre**

Author(s): Bergstrom, L.P.

Journal: Business Software Review vol.6, no.11 p.36-42

Publication Date: Nov. 1987 Country of Publication: USA

CODEN: BSOREQ ISSN: 8750-1368

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G); Practical (P)

Abstract: Market-based pricing is an evolution of the traditional cost-based pricing. Its primary goal is to establish a viable, profitable information utility serving the business priorities of an organisation.

This utility, first of all, provides the full range of basic data processing services it has always provided. But it now may offer a wide selection of 'products' priced separately or packaged, as appropriate, for users to purchase to meet their requirements. These products can include services such as technical support, performance modelling, application development, technology migration, end-user support, systems assurance, **network** support and technical training. MIS is the low **cost provider** of **services** to the **users** in a corporation. To run MIS as a business, you must measure and monitor your costs-then you will manage resources so that the bottom line takes care of itself. (0 Refs)

Subfile: D

Descriptors: office automation

Identifiers: market-based pricing; MIS; market-based chargeback; data centre; information utility; data processing services; technical support; performance modelling; application development; technology migration; end-user support; systems assurance; network support; technical training

Class Codes: D2000 (Applications); D5000 (Office automation - computing)  
)

**15/5/12 (Item 12 from file: 2)**

DIALOG(R) File 2:INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

02780509 INSPEC Abstract Number: D87000193

**Title: Rochester Tel's ViPS is designed for business users**

Author(s): Maurer, A.W.

Journal: Telephony vol.211, no.8 p.40-8

Publication Date: 25 Aug. 1986 Country of Publication: USA

CODEN: TLPNAS ISSN: 0040-2656

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: In their effort to become a more marketing-oriented company, Rochester Telephone is listening to its customers. Listening has led them to embrace a new concept-virtual private service. ViPS entails tailoring a business' capabilities to business customers' needs while giving them some degree of control. ViPS use customer premises equipment, owned or leased, combined with the shared facilities of networks to provide economical solutions to communications problems. For the customers, ViPS provides an opportunity to acquire tailored, end-to-end communications capability at a cost lower than the **cost** of **total** ownership and operation. For the **service provider**, ViPS allows the business to create a competitive edge through the intelligent application of technology, a focus around which to rally the unique competitive advantages. The current status of ViPS is outlined together with the effect ISDN will have on the ViPS concept. (0 Refs)

Subfile: D

Descriptors: telephony

Identifiers: Rochester Telephone; ViPS; virtual private service; customer premises equipment; networks; communications problems; ISDN

Class Codes: D4070 (Telephone systems)

**15/5/13 (Item 13 from file: 2)**

DIALOG(R) File 2:INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

02285139 INSPEC Abstract Number: D84002008

**Title: Joint venture rejuvenates videotex industry**

Journal: Direct Marketing vol.47, no.2 p.109-12

Publication Date: June 1984 Country of Publication: USA

CODEN: DIMADI ISSN: 0012-3188

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: The videotex industry has been rejuvenated with the advent of the IBM/Sears/CBS joint entry into the arena, the AT&T divestiture, and the spate of technological advancements. The joint venture empowers the personal computer (PC) as the preferred videotex vehicle vs. the dedicated terminal presently made by AT&T. Videotex is becoming a **totally** non-incremental **cost** to the consumer with the **service provider** presenting software free to get subscribers. After years of unfulfilled promises of videotex, the medium is gathering real strength. Since the IBM announcement, there is a marked difference in many corporations' commitment to videotex. They are now spending more aggressively, assured that a market will exist. (0 Refs)

Subfile: D

Descriptors: viewdata

Identifiers: IBM-Sears-CBS joint venture; videotex industry; dedicated terminal

Class Codes: D4090 (Viewdata and teletext)

**15/5/14 (Item 14 from file: 2)**

DIALOG(R) File 2:INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

02062538 INSPEC Abstract Number: B83033013

**Title: Subcontracted maintenance at the Rhenane Refinery Company**

Author(s): Bietry, M.

Journal: Equipement Industriel Achats et Entretien vol.32, no.349  
p.31, 33, 35, 37-40

Publication Date: Feb. 1983 Country of Publication: France

CODEN: EIAEDF ISSN: 0396-6666

Language: French Document Type: Journal Paper (JP)

Treatment: Economic aspects (E); General, Review (G)

Abstract: The organisation of the company is explained. Changes over 20 years are surveyed and the reasons for subcontracting maintenance are given. A distinction is drawn between current and programmed maintenance. The organisation of the two enterprises set up for **mechanical** and electrical **services** are compared. Financial aspects are covered. **Total** maintenance **costs** are **claimed** to be 1% of replacement value in years of uninterrupted production, and 1.8 to 1.9% in other years. (0 Refs)

Subfile: B

Descriptors: economics; maintenance engineering; oil refining

Identifiers: economics; oil refinery petroleum; maintenance; Rhenane Refinery Company; costs

Class Codes: B0140 (Administration and management); B0160 (Plant engineering, maintenance and safety)

**15/5/15 (Item 1 from file: 35)**

DIALOG(R) File 35:Dissertation Abs Online

(c) 2003 ProQuest Info&Learning. All rts. reserv.

01745589 ORDER NO: AADAA-I9974802

**Virtual path assignment in ATM networks**

Author: Aydemir, Metin

Degree: Ph.D.

Year: 1996

Corporate Source/Institution: North Carolina State University (0155)

Director: Ioannis Viniotis



Source: VOLUME 61/05-B OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 2668. 117 PAGES  
Descriptors: ENGINEERING, ELECTRONICS AND ELECTRICAL ; COMPUTER SCIENCE  
; OPERATIONS RESEARCH  
Descriptor Codes: 0544; 0984; 0796  
ISBN: 0-599-80309-6

In this thesis, we address the problem of assigning virtual paths in Asynchronous Transfer Mode (ATM) networks. Virtual Path (VP) Assignment is an important resource and traffic management activity in ATM networks. By using the VP concept, the logical layout of the network can be administered to minimize the **total network cost** to the **provider** and to achieve specified quality of **service** (QoS) for users. We formulate the VP Assignment problem as a constrained optimization problem; the objective function to be minimized reflects processing/control costs at nodes and transmission costs between nodes. The blocking probability quality of service (QoS) requirements and overall throughput of the network are taken into consideration in the solution process as constraints.

Since the solution space is complex, we first develop a deterministic, iterative heuristic algorithm (VPA-F) to reach a "near-optimal" VP configuration for a given physical network and traffic demand with fixed-routes. The VPA-F algorithm assumes that connection routes in the physical network are given. The Multi-Rate Loss Network model is used in the calculation of connection-level blocking probabilities. An innovative VP capacity allocation procedure is designed based on max-min fairness principle in order to meet the accuracy and computation-time goals. The heuristic algorithm is expanded to include the assignment of variable connection routes. The connection routing is incorporated into the optimization algorithm (VPA) by applying a rerouting heuristic for traffic streams.

Results of runs of the VPA-F algorithm are presented, for various forms of the objective function and constraints. The minimum number of VP hops objective is found to be the most suitable for a fixed capacity network. The VPA algorithm (with variable connection routing) is tested with this objective function, and its performance is compared to VPA-F.

15/5/16 (Item 2 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01575189 ORDER NO: AAD13-84869  
**OUTPATIENT SERVICES FOR THE HIV/AIDS PATIENT IN HARRIS COUNTY: A PLAN FOR MANAGED CARE (TEXAS, IMMUNE DEFICIENCY)**  
Author: WEHRMAN, PAULA L.  
Degree: M.H.A.  
Year: 1997  
Corporate Source/Institution: UNIVERSITY OF HOUSTON-CLEAR LAKE (1251)  
Chair: DIANNE LOVE  
Source: VOLUME 35/05 of MASTERS ABSTRACTS.  
PAGE 1400. 59 PAGES  
Descriptors: HEALTH SCIENCES, PUBLIC HEALTH ; ECONOMICS,  
COMMERCE-BUSINESS ; HEALTH SCIENCES, HEALTH CARE MANAGEMENT  
Descriptor Codes: 0573; 0505; 0769

The Thomas Street Clinic, operated by the Harris County Hospital District, is a free-standing HIV outpatient clinic. With the comprehensive restructuring of the Texas Medicaid program into a managed care system, the Hospital District is preparing the clinic to provide comprehensive outpatient services to the HIV/AIDS population within a managed care framework. In this study, a brief history of the AIDS epidemic in the

United States, as well as in Texas and Houston is provided. Essential services to provide comprehensive outpatient care for the HIV/AIDS patient are determined. Using actual utilization and cost data provided by the District and other current **providers**, **costs** by **service** and **total costs** per patient are calculated. The cost information is then utilized to determine pricing of outpatient services for this population for discounted fee-for-service, packaged or carve out, and capitated arrangements.

15/5/17 (Item 3 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01450460 ORDER NO: AADAA-I9544359

**THE EFFECT OF AGE UPON SERVICES AND OUTCOMES IN CALIFORNIA'S WORKERS' COMPENSATION VOCATIONAL REHABILITATION PROGRAM (INTERWORK INSTITUTE WORK AND HEALTH TECHNOLOGIES CENTER)**

Author: DRUMWRIGHT, BONNIE JEAN

Degree: PH.D.

Year: 1995

Corporate Source/Institution: UNIVERSITY OF NORTHERN COLORADO (0161)

Source: VOLUME 56/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3096. 174 PAGES

Descriptors: EDUCATION, VOCATIONAL ; SOCIOLOGY, INDUSTRIAL AND LABOR RELATIONS ; SOCIOLOGY, PUBLIC AND SOCIAL WELFARE

Descriptor Codes: 0747; 0629; 0630

**Purpose.** The purpose of this study was to determine whether age and other variables effected vocational rehabilitation services and outcomes for injured workers in California's workers' compensation program. Research questions were examined utilizing the following statistics: descriptive, the chi-square test, ANOVAs, and logistic regression.

**Procedure.** The sample included 1,714 California injured workers who received vocational rehabilitation services through the workers' compensation program. All cases were closed in 1993. Data utilized for this study was provided by 18 private rehabilitation firms. The data was submitted to the Interwork Institute--Work and Health Technologies Center at San Diego State University.

Research question one examined whether significant differences existed between age groups regarding the following variables: type of rehabilitation plan, plan completion, total case costs, length of services, type of industrial injury, educational level, number of services, employment status upon plan completion, and rating of injured worker cooperation with the rehabilitation process. Research question two examined whether a relationship existed between 18 independent variables regarding the following dependent variables: type of plan, plan completion, and employment status upon plan completion. Independent variables were: age group, gender, marital status, education, industrial injury, occupation, pre-injury earnings, legal representation, rating of injured **worker** cooperation, type of plan, number of **services**, **provider**, plan, and **total case costs**, time between injury and referral, length of plan, length of services, and time taken to return to work.

**Findings.** Analysis results suggest the following: (1) Significant differences existed between age groups regarding the following variables: type of plan, plan completion, total case costs, length of services, type of injury, educational level and number of services. (2) Significant differences existed between men and women regarding total case costs. (3) Variables predicting type of plan included age group, number of services, plan costs and length of plan. (4) Variables predicting plan completion included gender, educational level, type of occupation, rating of injured

worker cooperation, type of plan, provider costs and total case costs.

**15/5/18 (Item 1 from file: 99)**

DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs  
(c) 2003 The HW Wilson Co. All rts. reserv.

2240825 H.W. WILSON RECORD NUMBER: BAST00066884

**Consolidated billing**

Young, Deborah;

Wireless Review v. 17 no19 (Oct. 1 2000) p. 44-9

DOCUMENT TYPE: Feature Article ISSN: 1099-9248 LANGUAGE: English

RECORD STATUS: Corrected or revised record

ABSTRACT: **Consolidated billing** for wireless **services** is described. **Consolidated billing** benefits corporate customers that use several **providers** because the customer receives only one bill per billing period. Each provider sends their billing information to a third party that converts the data into a single statement. Disadvantages of the system are that billing cycles and formats need to be coordinated and that bills can be delayed by the process of compiling the data.

DESCRIPTORS: Cellular telephone equipment industry--United States; Billing;  
;

**15/5/19 (Item 2 from file: 99)**

DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs  
(c) 2003 The HW Wilson Co. All rts. reserv.

2085853 H.W. WILSON RECORD NUMBER: BAST00022770

**Billing issues increase in the Internet century**

Wickham, Rhonda L;

Wireless Review Extra! (Mar. 1 2000 supp) p. 12

DOCUMENT TYPE: Feature Article ISSN: 1099-9248 LANGUAGE: English

RECORD STATUS: Corrected or revised record

ABSTRACT: Part of a supplement on the innovative products on display at Wireless 2000. New billing issues face service providers as they open the door to the mobile Internet. Subscribers expect a level of timeliness and service and will not tolerate long delays and inaccurate billing. **Service providers** will have to **consolidate billing** items into a user-friendly bill while at the same time reconciling specification of rates with partners such as content providers.

DESCRIPTORS: Cellular telephone equipment industry; Billing;

**15/5/20 (Item 3 from file: 99)**

DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs  
(c) 2003 The HW Wilson Co. All rts. reserv.

2075148 H.W. WILSON RECORD NUMBER: BAST96020972

**Net porn law faces 'free speech' test**

Kleiner, Kurt;

New Scientist v. 149 (Mar. 9 1996) p. 11

DOCUMENT TYPE: Feature Article ISSN: 0262-4079 LANGUAGE: English

RECORD STATUS: Corrected or revised record

ABSTRACT: A consortium that includes Microsoft, CompuServe, America

Online, and groups representing libraries and universities is challenging a new U.S. law that tries to outlaw material circulating on the Internet that is deemed to be unsuitable for children. The consortium of **Internet service providers** and **users** **claims** that the law infringes the basic right to free speech as enshrined in the U.S. constitution.

DESCRIPTORS: Internet industry--Laws and regulations; Internet pornography  
; Freedom of speech;

**15/5/21 (Item 1 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00610999 00CR09-208

**Total-E paying off -- TeleKnowledge touts flexible billing application**

Follett, Jennifer Hagendorf

Computer Reseller News , September 18, 2000 , n912 p57-58, 2 Page(s)

ISSN: 0893-8377

Company Name: TeleKnowledge

Product Name: Total-E

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Profiles billing application provider TeleKnowledge of Framingham, MA. Explains that its flagship product Total-E is targeted at **service providers** , broadband players, content **providers** , and portals. Mentions that **Total -E** enables the **billing** of different types of **services** measured by different metrics and sold at different prices, all on one bill. Says that Total-E has four functionality elements: the catalog module where providers define their offerings and create pricing plans; the care module that houses customer information and account structure; the billing module that collects transaction data and calculates charges; a the partner module which tracks partner relationships. Indicates aviation company Honeywell International's implementation of To in its Aviation Information Services division. Includes a photo. (MEM)

Descriptors: Corporate Information; Time and Billing Software; Electronic Commerce; Online Transaction Processing; Cross-Platform Computing

Identifiers: Total-E; TeleKnowledge

**15/5/22 (Item 2 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00606081 00PI07-023

**E-money: statements and payments**

Graven, Matthew P

PC Magazine , July 1, 2000 , v19 n13 p155-156, 2 Page(s)

ISSN: 0888-8507

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Discusses the efficiency of online billing processes or electronic bill presentment and payment (EBPP). Claims the electronic alternatives to printing and mailing statements save on overhead while improving customer relations. Claims the average cost savings is between 25 and 30 percent per statement, though suggests this cost savings may be exaggerated and criticizes the prohibitive cost of the EBPP systems. Notes ASPs have begun

outsourcing EBPP systems, making them more affordable for smaller companies. Says most companies need a small-scale solution. Questions whether customers will want to deal with each individual vendor, and compares this to traditional billing all being delivered to a single mailbox. Includes one diagram. (kgh)

Descriptors: **Electronic Commerce**; Time and **Billing Software**;  
Application **Service Providers** ; **Customer Support**

**15/5/23 (Item 3 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00603167 00WK05-009

**Bills for the 21st century -- Online marketplaces may help to speed transactions, but without new ways to pay, their promise is only half-fulfilled**

Bacheldor, Beth; Gilbert, Alorie; Greenemeier, Larry; Nelson, Matthew  
G

Information Week , May 1, 2000 , 784 p22-24, 3 Page(s)

ISSN: 8750-6874

Company Name: IPlanet E-Commerce Solutions

Product Name: BillerXpert; TradingXpert

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

States that electronic marketplaces have streamlined the buying and selling of goods and products, speeding the process and cutting costs. However, when it comes to paying the bills, most payments are still done the old-fashioned way, with credit applications, faxes, and checks that often adds days to a transaction. Estimates by Keenan Vision research firm places online marketplaces as handling \$147 billion in transactions next year. According to Joshua ten Brink, VP at GoFresh, ``Payment terms are really key. While moving the money fast is very important, the value is mechanisms to guarantee payment and quality.'' Reports that IPlanet E-Commerce Solutions has rolled out new versions of its BillerXpert and Trading Xpert software that lets billers present bills and collect payments electronically and now lets application **service providers** and **billing consolidators** support several businesses. Contains two photos, one chart, and one sidebar. (sps)

Descriptors: Online Transaction Processing; Business; Market;  
Accounts Receivable; Internet; Online Information

Identifiers: BillerXpert; TradingXpert; IPlanet E-Commerce Solutions

**15/5/24 (Item 4 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00549140 99NC10-006

**Simplicity lies at the heart of iPin's new online payment scheme**

Hudgins-Bonafield, Christy

Network Computing , October 4, 1999 , v10 n20 p24-27, 2 Page(s)

ISSN: 1046-4468

Company Name: iPin

URL: <http://www.ipin.com>

Product Name: iPin

Languages: English

Document Type: Software Review

Grade (of Product Reviewed): B

Geographic Location: United States

Presents a favorable review of iPin (\$NA), a Web-based payment processing service from iPin (415). Explains that it bypasses credit-card payments in favor of **consolidated** monthly **billing** through the **online buyer 's Internet service provider**. Cites features such as simplicity of user interfaces, detailed billing data and record-keeping, a choice between per-employee or per-family-member spending limits, confidentiality agreement, and elimination of need for online buyers to input credit-card or personal information. Mentions, however, that it does not have the brand power possessed by international credit-card providers American Express, MasterCard, and Visa. Concludes that whether iPin makes a move into the more lucrative business-to-business world will likely hinge on what happens over the next year. As of press time, iPin had not yet worked out a model for dealing with purchases over \$20. Includes one product summary and one screen display. (MEM)

Descriptors: Online Services; Web Sites; Electronic Banking; Finances  
Identifiers: iPin; iPin

**15/5/25 (Item 5 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00498979 98S006-012

**Get on the 'Net free!**

Strauch, Joel

Smart Computing in Plain English , June 1, 1998 , v9 n6 p85-86, 2  
Page(s)

ISSN: 1093-4170

Company Name: igger.net; Internet Exchange; Tritium Network

URL: <http://www.bigger.net> //ixc.net <http://www.tritium.net>

Languages: English

Document Type: Buyer and Vendor Guide

Grade (of Product Reviewed): B; B; B

Geographic Location: United States

Presents a **buyers ' guide to Internet service providers** offering free or low- **cost** access. Discusses three providers. Providers discussed include: igger.net (which offers lifetime full access plus e-mail address for \$59.95) (800, 408); Internet Exchange (offering an unlimited access plan for \$6.95 a month) (217); and Tritium Network (which is hoping to offer free service to its members in the near future) (513). Expresses hope that these companies and others can make it worth the time and provide solid, ubiquitous, and most importantly permanent free access to the Internet. Includes one screen display. (bjp)

Descriptors: Internet Service Providers; Evaluation; Cost Estimation;  
Low-cost; Vendor Guide

Identifiers: igger.net; Internet Exchange; Tritium Network

**15/5/26 (Item 6 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00487098 98LA02-106

**WAN landscape looks broader -- New public network providers**

Riggs, Brian

LAN Times , February 16, 1998 , v15 n4 p51-52, 2 Page(s)

ISSN: 1040-5917

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Reports on the options available to network managers for consolidating services to gain strategic advantage or to reduce costs. Says one of the advantages offered by large **providers** is **consolidated** infrastructure and unified **billing** for Internet access, Web hosting, data connectivity, telecommunications, and other **services**. Adds that one drawback is the slow pace of new technology integration among industry behemoths, and notes that companies focused on providing innovative services favor smaller providers who offer more specialized, state-of-the-art services. Notes the job of the corporate network manager has evolved to service management, focused on identifying the best mix of providers to support their businesses. Includes one sidebar. (JC)

Descriptors: Network Management; Data Communication;  
Telecommunications; Internet Service Providers

**15/5/27 (Item 7 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00483805 98PW01-023

**ISPs you can count on -- Fed up with your Internet service provider? PC World tested a dozen major competitors and surveyed over 6000 users to find ISPs...**

Grimes, Brad; Perdue, Lewis

PC World, January 1, 1998, v16 n1 p146-162, 11 Page(s)

ISSN: 0737-8939

URL: <http://www.ibm.net> <http://www.prodigy.com> <http://www.mindspring.com>

Product Name: IBM Internet Connection; Prodigy Internet; MindSpring

Languages: English

Document Type: Buyer and Vendor Guide

Grade (of Product Reviewed): A; A; A

Geographic Location: United States

Presents a **buyers' guide to Internet Service Providers (ISPs).**

**Claims** that there is no ISP without problems, and notes that users are constantly looking for the best service. Compares 12 nationally available ISPs, and rates them on available services, technical support, performance, and reliability. Reports the results of performance rating based on: getting through, getting through at night, connecting at top speed, logging on, downloading Web pages, failing to download pages, delivery of e-mail on time, receiving e-mail on time, and the delivery and receipt of large e-mail. Notes that IBM Internet Connection (\$4.95, per month) was found to be the best overall service, with a tie between IBM Internet Connection and Prodigy Internet (\$9.95, per month) for best performance rating. Adds that MindSpring (\$14.95 per month) received the best user satisfaction rating. Includes three photos, three tables, three sidebars, and four screen displays. (kgh)

Descriptors: Internet Service Providers; Internet; Competition; World Wide Web

Identifiers: IBM Internet Connection; Prodigy Internet; MindSpring

**15/5/28 (Item 8 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00475609 97MQ10-002

**Around the world in eight seconds -- Global Internet roaming**

Somers, Asa

Mobile Computing & Communications, October 1, 1997, v8 n10 p28, 1

Page(s)

ISSN: 1047-1952

Company Name: iPass

URL: <http://www.ipass.com>

Product Name: iPass

Languages: English

Document Type: Software Review

Grade (of Product Reviewed): A

Geographic Location: United States

Presents a very favorable review of iPass (five cents to 20 cents per minute for most users), an international Internet roaming service from iPass of Mountain View, CA (415). Reports that the **service** provides a connection abroad and can also **consolidate billing** through your Internet **Service Provider**. States that there are 1,000 dial-up points of presence worldwide, including 628 in North America, 200 in Europe, 134 in the Asia/Pacific region, and the 120 scattered throughout the rest of the world. Says that the company offers true global Internet roaming capabilities and is very simple, straightforward, and inexpensive. Adds that the target users are international travelers who need access to e-mail and the Web. Includes one screen display. (bjp)

Descriptors: Internet Service Providers; International Microcomputing; Mobile Computing; Remote Computing; Electronic Mail

Identifiers: iPass; iPass

15/5/29 (Item 9 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00474964 97LA10-201

**On the auction block -- With service provider and telcom consolidation well under way, network managers can expect more reliability**

Riggs, Brian

LAN Times , October 27, 1997 , v14 n22 p1, 30, 2 Page(s)

ISSN: 1040-5917

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Reports that the consolidation of independently-owned Internet and other service providers with a national presence holds both promises and pitfalls for network managers who are subscribing to Internet and WAN **services** of the **providers**. Explains that while consolidation can provide corporate customers with bundled **services** and **consolidated billing** as well as the ability to more flexibly order dedicated services for their IP services, it can also delay service deployment and temporarily lower the quality of existing service offerings. Adds that consolidation requires years of network and systems integration on the part of the merging providers. Also says consolidation is a way of bringing real competition to local markets. Includes a chart, a photo, and a sidebar. (dpm)

Descriptors: Mergers/Acquisitions; Internet Service Providers; Telecommunications; Network Management; Wide Area Networks

15/5/30 (Item 10 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00472358 97SQ09-010

**Lies, damned lies and spam -- Unlike junk mail delivered by the US Mail, which we can file in the trash can with the smug satisfaction that it cost**



the sender....

Alden, John

Secure Computing , September 1, 1997 , v8 n7 p58, 1 Page(s)

ISSN: 1066-7822

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Reports on two legal remedies that are being proposed to deal with spam, which is the electronic equivalent of ``junk mail.'' States that Senator Torricelli has proposed a **bill** that will protect e-mail **users** and **Internet service providers** by levying fines of up to \$5,000 for violations. Reports that Senator Chris Smith's amendment to the anti-junk fax law, which has already had success in courts, would be something to watch. However, says that both remedies would suffer because it would be difficult to enforce them. Says that spam costs the sender nothing, but may cost the receiver in wasted time; lost bandwidth; degradation of the mail server; and lost productivity, since discussions of the spam are likely to take place. Notes that once e-mail becomes as popularly-used as telephones, the issue of spam will be addressed more seriously. (bjp)

Descriptors: Electronic Mail; Law; Security; Government Regulation; Messaging; Internet Service Providers; Problem-solving

15/5/31 (Item 11 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00450216 97IE02-007

**Foul play -- The Software Publishers Association appears to be using strong-arm tactics to force small ISPs to settle meritless lawsuits.**

Godwin, Mike

Internet World , February 1, 1997 , v8 n2 p90-94, 3 Page(s)

ISSN: 1064-3923

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Investigates a number of lawsuits filed by the Software Publishers Association (SPA) against **individual Internet service providers** (ISPs). **Claims** that these lawsuits were unfounded, and that it was actually an attack on the industry as a whole. Calls the SPA's move an abuse of the legal system. Explains that they were suing small companies, which had done no wrong but were unable to defend themselves, for copyright infringement. Notes that the SPA was holding the ISPs liable when one of their users linked to a questionable site. Overviews a specific case involving Community Connexion, a San Francisco-area ISP. Hints that the intimidation of smaller providers may be leading up to lawsuits against larger providers. Suggests that some sort of action be taken again SPA by those it has targeted. (kgh)

Descriptors: Lawsuit; Internet Service Providers; Copyright; Government Regulation

15/5/32 (Item 12 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00360509 94IE09-005

**Go on-line, young man -- Venture opportunities on the Internet frontier**

Gruener, Garrett

Internet World , September 1, 1994 , v5 n6 p48-53, 5 Page(s)

ISSN: 1064-3923

Languages: English

Document Type: Feature Articles and News

Geographic Location: United States

Examines the commercial opportunities available now and in the future on the Internet. Contends that the Internet is the most inexpensive form of mass communication due to the vast bandwidth available on the net and its flat fee pricing structure (as opposed to a per/transaction fee). Presents a model for categorizing **Internet** market opportunities which includes: **clients** , access **providers** , naming **services** , **Internet** application development tools, **billing** services, application servers, and information providers. (CH)

Descriptors: Internet; Online Information; Information Services; Trends; Future; Marketing

**15/5/33 (Item 1 from file: 474)**

DIALOG(R)File 474:New York Times Abs

(c) 2003 The New York Times. All rts. reserv.

07487589 NYT Sequence Number: 903213961226

**F.C.C. MAY LET BELLS DECIDE WHEN TO EASE ACCESS FEES**

Bloomberg Business News

New York Times, Col. 5, Pg. 2, Sec. D

Thursday December 26 1996

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Federal Communications Commission weighs letting local phone operating companies continue to set access charges to connect long-distance calls until local competitors emerge to force fees down; such fees now **total** about \$30 **billion** a year; FCC, seeking to spur Internet, says Internet **service providers** , which do not pay access charges to local phone networks, should not have to pay same fees as long-distance carriers (M)

COMPANY NAMES: Federal Communications Commission

DESCRIPTORS: Telephones and Telecommunications; Prices (Fares, Fees and Rates); Computers and Information Systems; Internet and World Wide Web

**15/5/34 (Item 2 from file: 474)**

DIALOG(R)File 474:New York Times Abs

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07070112 NYT Sequence Number: 048380950118

**CHECKFREE SUES A RIVAL OVER USE OF TECHNOLOGY**

New York Times, Col. 5, Pg. 7, Sec. D

Wednesday January 18 1995

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Checkfree Corp, leading **provider** of **services** that allow **customers** to pay their **bills electronically** , files lawsuit against National Payment Clearinghouse, Federal District Court, Columbus, Ohio, contending that National Payment is illegally using its technology; says it received patent on technology, process that allows it to pay any bill for any customer; when Checkfree pays bill for a customer, it either sends an electronic transfer or mails paper check depending on sophistication of

company to be paid; patent applies to its system of deciding which payment method to use to pay each bill; patent also applies to its method for setting payment limits for customers; banks and computer companies see electronic bill payment as lucrative new market, as consumers appear willing to pay fees for ability to avoid hassle of writing and mailing checks; in addition, banks see electronic

COMPANY NAMES: CHECKFREE CORP; NATIONAL PAYMENT CLEARINGHOUSE

DESCRIPTORS: BANKS AND BANKING; ELECTRONIC FUNDS TRANSFER SYSTEMS (EFTS);

CHECKS AND CHECKING ACCOUNTS; SUITS AND LITIGATION; INDUSTRY PROFILES

PERSONAL NAMES: HANSELL, SAUL

15/5/35 (Item 3 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2003 The New York Times. All rts. reserv.

00876596 NYT Sequence Number: 062348780622

Internal Carter Adm documents indicate Govt is failing to adequately protect safety and health of its employees, resulting in increasing worker sickness and injury costs. Show broad lack of compliance with Occupational Health and Safety Act by Fed agencies, and pattern of resistance to OSHA's efforts to enforce rules. OSHA estimates that costs including Federal compensation, sick pay, loss of worker time, damage to equipment and other losses equalled \$5 billion in '77, with total rising rapidly every year. Repr Robert W Kasten Jr, member of House Government Operations subcommittee on manpower and housing which investigated Govt's health and safety performance, holds Govt is observing double standard by cracking down on businesses while failing to enforce law for its own employees. Charges OSHA with failing in its task of monitoring law. Labor Dept claims, however, that OSHA has insufficient authority to enforce law at Fed agencies, and notes it is drafting executive order which, if signed by Pres Carter, would give OSHA more authority. Several examples of noncompliance, particularly among military departments, cited (M).)

SHABECOFF, PHILIP

New York Times, Col. 5, Pg. 1

Thursday June 22 1978

DOCUMENT TYPE: Newspaper; Statistics JOURNAL CODE: NYT LANGUAGE:

English RECORD TYPE: Abstract

COMPANY NAMES: CONGRESS (INVESTIGATIONS AND INVESTIGATORY PROCEDURES); DEFENSE, DEPARTMENT OF; HOUSE SUBCOMMITTEE ON MANPOWER AND HOUSING (GOVERNMENT OPERATION; LABOR, DEPARTMENT OF; OCCUPATIONAL SAFETY AND HEALTH ADMINISTRATION

DESCRIPTORS: WAGES AND SALARIES; &WN; ACCIDENTS AND SAFETY; ABSENTEEISM; CORPORATIONS; DEPARTMENTS AND AGENCIES (GENERAL); EXECUTIVE ORDERS; GOVERNMENT EMPLOYEES AND OFFICIALS; GOVERNMENT EXPENDITURES; INDUSTRIAL AND OCCUPATIONAL HAZARDS; LAW AND LEGISLATION (FEDERAL); MEDICINE AND HEALTH; OCCUPATIONAL SAFETY AND HEALTH ACT OF 1970; STANDARDS AND STANDARDIZATION; UNITED STATES ARMAMENT AND DEFENSE

PERSONAL NAMES: SHABECOFF, PHILIP; CARTER, JIMMY (PRES); KASTEN, ROBERT W JR

GEOGRAPHIC NAMES: UNITED STATES

15/5/36 (Item 1 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

(c) 2003 The New York Times. All rts. reserv.

08078437 NYT Sequence Number: 000000001024

**EXPORTING MANAGEMENT SAVVY**

MILLMAN, JOEL

Wall Street Journal, Col. 2, Pg. 1, Sec. B

Tuesday October 24 2000

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

**ABSTRACT:**

Americans exported \$255 billion worth of private professional services last year, including \$13.92 billion in the financial services sector; companies ranging from Cendant Corp to McDonald's export management and technical assistance to overseas **service providers**, assistance that generated fees **totaling** around \$18 **billion** last year; overseas demand is growing for US-based 'knowledge **workers**' who help tighten nuts and bolts in **service** industries such as lodging; chart; drawing (L)

SPECIAL FEATURES: Chart; Drawing

COMPANY NAMES: CENDANT CORP; MCDONALD'S CORP

DESCRIPTORS: INTERNATIONAL TRADE AND WORLD MARKET; PROFESSIONS; HOTELS AND MOTELS

PERSONAL NAMES: MILLMAN, JOEL

GEOGRAPHIC NAMES: UNITED STATES

**15/5/37 (Item 2 from file: 475)**

DIALOG(R)File 475:Wall Street Journal Abs

(c) 2003 The New York Times. All rts. reserv.

08068907 NYT Sequence Number: 000000000725

**DRIVERS SEETHE, SUE OVER VALUE OF TOTALED CARS**

LOHSE, DEBORAH

Wall Street Journal, Col. 5, Pg. 1, Sec. B

Tuesday July 25 2000

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

**ABSTRACT:**

CCC Information **Services** Group Inc and ADP Autosource, the two largest **providers** of **total** -loss car estimates, **claim** to save insurers from paying many millions of dollars in excessive claims; critics argue that much of the money saved by insurers has come out of the pockets of claimants unfairly denied full value of their cars or treatment for their accident-related injuries; lawsuits have been filed in various courts against ADP, CCC and several insurers (L)

COMPANY NAMES: CCC INFORMATION SERVICES INC; ADP AUTOSOURCE

DESCRIPTORS: INSURANCE; AUTOMOBILE INSURANCE AND LIABILITY; SUITS AND LITIGATION; ACCIDENTS AND SAFETY

PERSONAL NAMES: LOHSE, DEBORAH

**15/5/38 (Item 1 from file: 583)**

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09052420

Tesco puts out Net for customers

UK: TESCO OFFERS INTERNET ACCESS TO CLUBCARDERS

Guardian (GN) 01 Feb 1999 p.18

Language: ENGLISH

The UK supermarket chain Tesco, has announced that it is to offer free Internet access to the 10mn members of its Clubcard loyalty scheme. The company hopes that the move will help it in its bid to retain customers. The service will be a direct rival to the Freeserve service recently started by Dixons, the electrical retailer. At present it is the largest provider in the UK with some 900,000 subscribers; if only 10% of Tesco's Clubcard members take on the free service it will be bigger than Freeserve. Clubcard members can get the access simply by collecting a CD-Rom from a Tesco store or downloading from the company Web site. Technical support will cost GB t0.50 per minute. The company strategy comes at a time when many **Internet users** are changing their **service provider** because of **cost** . A survey conducted by BMRB International has revealed that just under 50% of home users changes their service provider in 1998 compared to 24% of business users. Tesco is also thought to be looking to expand its online shopping service to stores outside of the M25 and to produce a Web-based home catalogue for no-grocery items. \*

COMPANY: DIXONS; TESCO

PRODUCT: Food Retailing (5400); Retail Trade (5200);  
EVENT: Commodity & Service Prices (72); Marketing Procedures (24);  
COUNTRY: United Kingdom (4UK);

**15/5/39 (Item 2 from file: 583)**

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06677985

Star Tac X and Nokia 8810

HONG KONG: ONE2FREE HAS NEW PROMOTION CAMPAIGN  
HK Economic Times (XKH) 27 Aug 1998 p.a13  
Language: CHINESE

One2Free personal communications **service provider** will launch a new advertisement on television in September. The **total investment costs** over HK\$10 mn. \*

COMPANY: ONE2FREE

PRODUCT: Cellular Radio Services (4811CR);  
EVENT: Marketing Procedures (24);  
COUNTRY: Hong Kong (9HON);

**15/5/40 (Item 3 from file: 583)**

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06616739

Digital going for NT market aggressively

MALAYSIA: DIGITAL TARGETS WINDOWS NT MARKET  
New Straits Times (XAS) 20 Apr 1998 Computimes p.4  
Language: ENGLISH

Digital Equipment (M) Sdn Bhd aims to become the top service provider for the Windows NT market in Malaysia. The company will increase the number of Microsoft certified systems engineers from 25 to 40 by the end of 1998, local network and systems integration services director Shekila Ramalingam said. The company expects the Malaysian Windows NT market to grow rapidly

as standardisation of desktops, enterprise and customer comfort with Microsoft and Windows front end. Digital expects to expand its services and capacity with 5 new services which are intranet implementation services, electronic commerce site installation, provision of migration path IBM PROFS to Microsoft Exchange, **total cost** of ownership and implementation of Internet **service providers** solution using Microsoft's Commercial Internet System version 2.

COMPANY: DIGITAL EQUIPMENT  
PRODUCT: Computers & Auxiliary Equip (3573); Computer Services (7370);  
EVENT: Marketing Procedures (24);  
COUNTRY: Malaysia (9MAO);

**15/5/41 (Item 4 from file: 583)**

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06570073

Versicherung f r Internet-Anbieter

GERMANY: GERLING INSURES INTERNET PROVIDERS  
Sddeutsche Zeitung (SDZ) 14 Jan 1998 p.32  
Language: GERMAN

In Germany, Gerling offers a liability insurance for **Internet** providers. The Cologne-based insurer wants to protect the **service providers** from **damage claims** by **clients** .

COMPANY: INTERNET; GERLING

PRODUCT: Computers & Auxiliary Equip (3573); Communications Eqp ex Tel (3662);  
EVENT: Product Design & Development (33);  
COUNTRY: Germany (4GER);

**15/5/42 (Item 5 from file: 583)**

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06497251

TOT reveals plan to offer cordless telephone service

THAILAND: CORDLESS PHONE SERVICE BY TOT  
Bangkok Post (XBN) 16 Jul 1997 BusinessP.2  
Language: ENGLISH

The Telephone Organisation of Thailand (TOT) will be renting TelecomAsia Corp (TA)'s central transmission network to provide cordless phone service in Thailand. The personal communication telephone (PCT) service of TA will start operation on 1 October 1997 and TOT plans to begin its service too. TOT will cease paying TA B 71 per number per month of network rental fee when its own central transmission network is up. TOT will pay 78% of its revenue from PCT services. Its service's signal coverage will be more limited as passengers in fast moving vehicle cannot make calls. There will also be a reduction of 30% in TOT board's circuit rental fees. The lower **costs** will benefit **Internet service providers** and attract more **users** to make up for the estimated loss of B 1 bn a year.

COMPANY: INTERNET; TA; TELECOMASIA; TOT; TELEPHONE ORGANISATION OF THAILAND

PRODUCT: Telecommunications Equipment (3661); Mobile Communications  
Equipment (3662MB);  
EVENT: Planning & Information (22);  
COUNTRY: Thailand (9THA);

**15/5/43 (Item 6 from file: 583)**

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06226309

Classic Finance foray into merchant banking

INDIA: MERCHANT BANKING PLAN FOR CLASSIC FINANCE  
Financial Express (XAG) 15 Oct 1995 P.2  
Language: ENGLISH

Financial **service provider**, Classic Global Finance intends to venture into merchant banking with a **total cost** of RS 3.4 crore as part of its diversification plan. Among the services the finance aims to provide are portfolio managers, share brokers, security and financial analysts and advisors, management consultants, merchant bankers and as a credit rating agency.

COMPANY: CLASSIC GLOBAL FINANCE

PRODUCT: Capital & Loanable Funds (E5630);  
EVENT: Planning & Information (22);  
COUNTRY: India (9IND);

**15/5/44 (Item 7 from file: 583)**

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04350442

LAUNCH OF ON-LINE INFORMATION SYSTEMS

US - LAUNCH OF ON-LINE INFORMATION SYSTEMS  
Dealing Technology Bulletin (DTB) 1 June 1991 p81,82+

CompuServe, Western Union and Dow Jones, providers of online information, provide up-to-date business reports, news and stock quotes. Information is broadcast directly to specialised on-site servers in database form to whole organisations, which means that users do not have to dial the service up for every request. Dow Jones has launched DowVision which is broadcast via a private packet-switched network straight to a LAN server and the desktops of users. The connection to user sites is handled by Dow Jones, while third-party vendors handle the link to the computer systems by integrating it into mainframe **networks** and LANs via dedicated servers. Several **providers of on-line services** and third-party vendors offer **cost** arrangements to corporate clients. Some companies charge a flat fee/y while others license services per number of users. These can provide large savings over hourly rate connection fees. Customers also have an array of on-line services to choose from. Article gives details of on-line providers and services.

PRODUCT: Financial Service Information Prods (7375FN); Computer Services (COSV);  
EVENT: MARKET & INDUSTRY NEWS (60);  
COUNTRY: United States (1USA); NATO Countries (420); South East Asia  
Treaty Organisation (913);

15/5/45 (Item 8 from file: 583)  
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04184672  
NYNEX WINS DISTRIBUTION FOR SUPPORT SYSTEM  
MEXICO - NYNEX WINS DISTRIBUTION FOR SUPPORT SYSTEM  
Computergram International (CGI) 2 April 1991 p1  
ISSN: 0268-716X

Nynex DPI, JV between Nynex and SLT Communication is to distribute its products in South America via a Telefonos de Mexico subsidiary, Telefonos del Noroeste. Noroeste has also signed to use Nynex DPI's telecommunications operations support system at its Mexico base. The operations support systems are aimed at communications organisations such as telecommunications carriers, cable television companies, private corporate **networks** and cellular communications **providers**. It provides **services** such as **customer** service, **billing**, inventory and accounting. Noroeste will use Nynex DPI's IBM AS/400-based mid-range system to support operations this year. A Unix-based version of the system is to be introduced in stages by 1993. Telefonos de Mexico was recently privatised, with the majority shareholder being Grupo Carso.\*

PRODUCT: Communications (4800);  
EVENT: LICENCES & SALES AGREEMENTS (38);  
COUNTRY: Mexico (3MEX);

15/5/46 (Item 1 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00126407 DOCUMENT TYPE: Review

**PRODUCT NAMES: E-Billing (839639)**

**TITLE: Fulfill the Promise of Electronic Billing**  
AUTHOR: Flynn, Jim  
SOURCE: e-Business Advisor Magazine, v18 n7 p26(4) Jul 2000  
ISSN: 1098-8912  
HOMEPAGE: <http://www.advisor.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

Electronic bill payment and presentment (EBPP) will not become a mainstream technology until available EBPP products and services are much easier to deploy and use in the business to consumer (B2C) markets. However, an energetic recruitment program and incentives, including reward points, can help increase EBPP adoption rates. Businesses have to ensure that the EBPP implementation makes the customer's job easier. Therefore, the EBPP implementation should provide value-added functions, such as analytics, workflow, and online settlement that will be key to the efficacy and popularity of most B2B billing applications. Open Financial Exchange (OFX) was defined by Microsoft, Intuit, and CheckFree. OFX allows a biller or billing **service provider** to distribute bill summary data to multiple **billing consolidation services**. OFX will soon be replaced by the Interactive Financial Exchange (IFX) (an XML-based standard), which provides more features, including the ability to provide remittance data back to billers. Robust EBPP solutions require more than the ability to



load billing data into an Adobe Portable Document Format (PDF) file because EBPP deployment requires many more features than simply presentment. Some document composition tools are therefore beginning to provide output of production documents in XML, which is easier to parse than print streams and other legacy data formats.

COMPANY NAME: Vendor Independent (999999)  
SPECIAL FEATURE: Charts Screen Layouts  
DESCRIPTORS: Billing; E-Billing; E-Commerce; XML  
REVISION DATE: 20020227

15/5/47 (Item 2 from file: 256)  
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00124391 DOCUMENT TYPE: Review

PRODUCT NAMES: StarOffice 5.2 (569411)

TITLE: Microsoft Office under fire: Sun hits the mark with StarOffice ...  
AUTHOR: Biggs, Maggie  
SOURCE: InfoWorld, v22 n26 p87(2) Jun 26, 2000  
ISSN: 0199-6649  
HOMEPAGE: <http://www.infoworld.com>

RECORD TYPE: Review  
REVIEW TYPE: Review  
GRADE: B

Sun Microsystems' StarOffice 5.2, a business productivity product, gets very good marks overall, especially for excellent interoperability with Microsoft Office formats and harmonious integration with the end-user's desktop. However, World Wide Web browsing proved slow during testing, and page rendering was unsatisfactory when testers used an integrated browser. StarOffice 5.2, which is a no-cost download, is feature- and function-rich and can substantially lower desktop computing costs while getting the user ready for future portal-enabled Webtop provider models that supply end-user software. StarOffice 5.2 is a robust business productivity product that provides close integration with the desktop and good interoperability with other suites, such as Microsoft Office. For users looking at migration to **network**-enabled computing supported by **service providers**, end-user application **costs** can be lowered by paying only for the number of access times forecast for a specific month. StarOffice 5.2 is a good choice because it also does not require any training of end-users. Primary modules include Desktop, Writer, Calc, Impress, Draw, Base, Mail and Discussion, Schedule, and Chart. Users can configure StarOffice as their default browser but the interface is not adept at rendering pages, so an external browser is recommended. StarOffice 5.2 provides direct filter support for Microsoft Office 97/2000, StarOffice 5.2, Corel WordPerfect Office 2000, and Lotus SmartSuite Millennium Edition 9.5.

COMPANY NAME: Sun Microsystems Inc (385557)  
SPECIAL FEATURE: Graphs Charts Screen Layouts  
DESCRIPTORS: IBM PC & Compatibles; Office Automation; Office Suites  
REVISION DATE: 20000830

15/5/48 (Item 3 from file: 256)  
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00120702 DOCUMENT TYPE: Review

**PRODUCT NAMES:** BillServ.com (781908); Electronic Payment Solution (781894); e-Bill 3.0 (781631)

**TITLE:** Electronic Billing Made Simpler

**AUTHOR:** Patel, Jeetu Turocy, Pat Fenner, Joe

**SOURCE:** Information Week, v762 p57(5) Nov 22, 1999

**ISSN:** 8750-6874

**HOME PAGE:** <http://www.informationweek.com>

**RECORD TYPE:** Review

**REVIEW TYPE:** Product Comparison

**GRADE:** Product Comparison, No Rating

BillServ.com, Princeton eCom's Electronic Payment Solution, CheckFree's e-Bill 3.0, and TransPoint's Internet Bill Delivery & Payment are compared electronic billing services. E-billing is now more than an economy measure for companies since it offers a new way to interact with customers, add value, and improve the bottom line. BillServ.com puts emphasis on online customer service and has plans to offer hosting services. It avoids intruding into the biller's legacy system, and entry cost for billers is low. Electronic Payment Solution provides an electronic lockbox and can aggregate payments from multiple channels. Electronic Payment Solution also links to back-end accounting systems, enterprise resource planning (ERP) systems, and integrated voice response (IVR) systems and can process data mapping to a format of choice. e-Bill 3.0 provides a full-functioned solution for billers and offers robust self-care features for customers. Its powerful infrastructure supports billers and helps them reach their target markets. A pay-anyone ability makes the consolidation **service** appealing to consumers. Internet Bill Delivery and Payment acts as a genuine **consolidator**. TransPoint accepts **bills** from multiple sources, including billers and billing **service providers**. TransPoint's best chance for success is the completeness of its solution for handling the total e-billing life cycle and strong backing and market presence of its investors.

**COMPANY NAME:** billserv.com Inc (671274); Princeton eCom Corp (671851); CheckFree Corp (465089)

**SPECIAL FEATURE:** Charts

**DESCRIPTORS:** E-Billing; E-Commerce; EFT (Electronic Funds Transfer)

**REVISION DATE:** 20000228

**15/5/49 (Item 4 from file: 256)**

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

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00120354 DOCUMENT TYPE: Review

**PRODUCT NAMES:** Digital Immune System (779792)

**TITLE:** Fatal Attachments

**AUTHOR:** Thomas, Sarah

**SOURCE:** Computer Shopper, v19 n9 p321(1) Sep 1999

**ISSN:** 0886-0556

**HOME PAGE:** <http://www.computershopper.com>

**RECORD TYPE:** Review

REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

New antivirus products, including a new technology from Symantec called Digital Immune System, will attempt to defeat hostile applications. Symantec is working with IBM to develop systems that can immediately begin to automatically fight off the most destructive virus attacks. The new technology will find and analyze a virus, develop a cure, and push the cure to customers in minutes. Such technologies are necessary, based on a recent study that shows expenditures of a **total** of \$7.6 **billion** by business in 1Q99 for virus remediation. Internet **service providers** (ISPs) are also entering the fray with containment tools that quarantine viruses at the firewall level. ISPs are effective because they number in the hundreds and are in a position to efficiently update their virus files. A spokesperson for Symantec says his team finds between 10 and 15 new virus strains each day, and many are never passed on to the typical computer user. Of more than 40,000 known viruses, only between 200 and 300 are circulating. Three types of viruses that must be addressed and prevented are the Trojan horse, the virus, and the worm. Installation of antivirus software is the first step, but the antivirus code should also be updated each week to remain effective. Users should also disable macros in DOC files, never run executables, become familiar with an Internet virus alert site, and before using shareware, freeware, or a borrowed file, scan it with an antivirus program.

COMPANY NAME: Symantec Corp (386251)  
SPECIAL FEATURE: Charts Screen Layouts  
DESCRIPTORS: Computer Security; Computer Viruses; File Security; Internet Security; Internet Utilities; ISP (Internet Service Providers); System Monitoring  
REVISION DATE: 20000430

15/5/50 (Item 5 from file: 256)  
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00119407 DOCUMENT TYPE: Review

PRODUCT NAMES: **Billing (837806); ISP (Internet Service Providers) (837458)**

TITLE: **IP Billing Systems**  
AUTHOR: Jander, Mary  
SOURCE: Data Communications, v28 n9 p20(5) Jun 1999  
ISSN: 0363-6399

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

**Billing customers of Internet service providers (ISPs)** is a complex issue and more advances are needed to improve this billing capability. Large ISPs who are carriers have the major obstacle of not being able to capture usage, that is they are equipped with measuring voice traffic, which is circuit-based, not IP use, which is connectionless, and packet-oriented. They can only account for entries into their network and must charge a flat fee. Apogee offers considerable products and services in this area: it has 'devised a savvy scheme' that translates Netflow and RMON/RMON 2 data, critical to capturing usage, into a common format that goes into an object-oriented database maintained by Netcountant, a partner.

An ISP then can run queries and ready the data for bill generation. Cisco Systems also offers comparable products, as do other vendors. To take the next step, an ISP must rely on another type of software, namely an application program interface (API), which can range in price from about \$90,000 for a base edition (requiring the user to do all programming) to \$10 million or more for a better-base version (requiring only some customization). Companies in this niche include Hewlett-Packard, Narus, and Xacct Technologies. Typically, they approximate real-time billing by capturing usage several times a day.

COMPANY NAME: Vendor Independent (999999)  
SPECIAL FEATURE: Tables  
DESCRIPTORS: Billing; ISP (Internet Service Providers)  
REVISION DATE: 20020227

**15/5/51 (Item 6 from file: 256)**

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00108377 DOCUMENT TYPE: Review

**PRODUCT NAMES: EDI (Electronic Data Interchange) (830052); E-Commerce (836109)**

**TITLE: EDI in the New EC Order**

AUTHOR: Navas, Deb  
SOURCE: ID Systems, v18 n3 p26(4) Mar 1998  
ISSN: 0892-676X  
HOMEPAGE: <http://www.idsystems.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

Electronic commerce is growing at an enormous rate, with one study showing the total value of goods and services traded between companies over the Internet reaching \$8 billion for the current year. Electronic commerce includes current growth of electronic data interchange (EDI). EDI, part of electronic commerce, grows beyond private, value-added networks. EDI represents the transmittal of electronic documents formatted in standardized transactions. EDI has long been used to exchange data between trading partners. Traditionally, EDI has operated over private, value-added networks. For smaller users however, the cost of proprietary EDI has been prohibitive. Some of the major VAN suppliers now provide lower-cost Internet-based EDI services, making the benefits of EDI available to many more people. Using the **Internet** for EDI and other messaging services is practical for EDI **service providers** and **users**. It provides lower communications **costs**, better transmission facilities, and the ability to quickly connect with many people. Reliability and data security are major issues with Internet-based EDI. The Internet is more vulnerable to attack however, which has caused some users to be reluctant to deploy Internet-based EDI.

COMPANY NAME: Vendor Independent (999999)  
DESCRIPTORS: Data Communications; E-Commerce; EDI (Electronic Data Interchange); Internet Marketing  
REVISION DATE: 20020227

**15/5/52 (Item 7 from file: 256)**

Bode Akintola16-Jun-03

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00103705 DOCUMENT TYPE: Review

**PRODUCT NAMES: iPass (671622)**

**TITLE: Around the World in Eight Seconds**

AUTHOR: Somers, Asa

SOURCE: Mobile Computing & Communications, v8 n10 p28(1) Oct 1997

ISSN: 1047-5567

HOME PAGE: <http://www.mobilecomputing.com>

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: B

iPass' iPass international roaming service helps users access Web pages and send e-mail from more than 150 countries in North America, Europe, the Asia/Pacific region, and other places across the globe. With iPass, customers can get connected and have their online charges **consolidated** with their **bill** from their regular Internet **service provider** (ISP). Using iPass can help travelers save money on telephone calls, as connections cost only five to 20 cents per minute in most cases. iPass users must first obtain the iPass Dialing Wizard, which is available through one's ISP or from the Web. The iDialing Wizard is easy to install and configure. iPass also offers a Corporate Access Package for companies for an initial fee of around \$2,000, plus usage charges.

COMPANY NAME: iPass Inc (634671)

SPECIAL FEATURE: Screen Layouts

DESCRIPTORS: E-Mail Utilities; Internet Utilities; Remote Network Access;  
Telecommuting

REVISION DATE: 20010330

**15/5/53 (Item 8 from file: 256)**

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

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00074601 DOCUMENT TYPE: Review

**PRODUCT NAMES: Internet Chameleon 4.1 (415928); SuperTCP Pro (529451)**

**TITLE: Two Browsers That Give You Internet Eyes**

AUTHOR: Ayre, Rick

SOURCE: PC Magazine, v14 n3 p37(2) Feb 7, 1995

ISSN: 0888-8509

HOME PAGE: <http://www.pcmag.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Two Internet browsers make it easier to connect to the Internet. NetManage's Internet Chameleon 4.1 is a popular way for Windows users to connect. The easy-to-use program is included with a number of books, and appeals to new users. A quick start-up program called Instant Internet is included, for a one-button connection to the **Internet**. After clicking on the icon, **users** select a **service provider** and enter **billing**

information, and Chameleon signs up the user **automatically** . Frontier Technologies' SuperTCP Pro provides several new features targeted at both novices and power users. The install program is very quick, and it is simple to get up and running on the Internet. The program retains enough flexibility, however, to allow power users to customize their configurations. SuperTCP's WinTapestry browser includes gopher, FTP, and telnet, as well as an address book.

COMPANY NAME: NetManage Inc (525375); Frontier Technologies Corp  
(514519)

SPECIAL FEATURE: Screen Layouts

DESCRIPTORS: Front Ends; IBM PC & Compatibles; Internet Browsers; User  
Interfaces; Windows

REVISION DATE: 20010330